THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded A° D° Benj. Franklin

OCTOBER 12, 1907 5c. THE COPY

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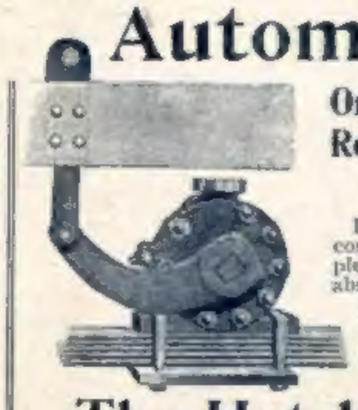

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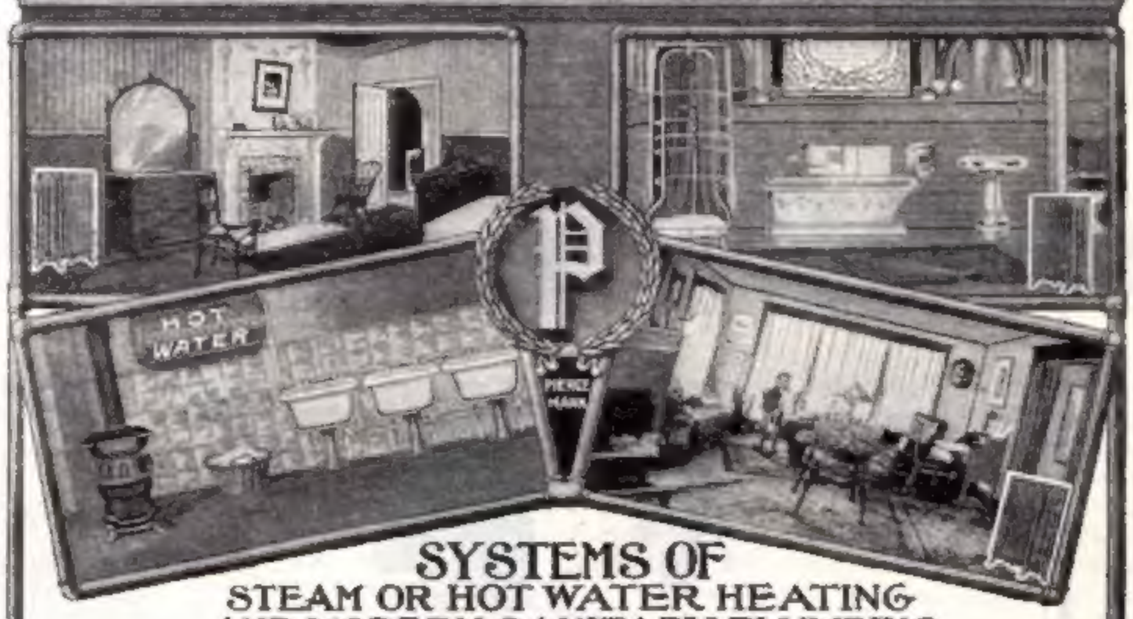

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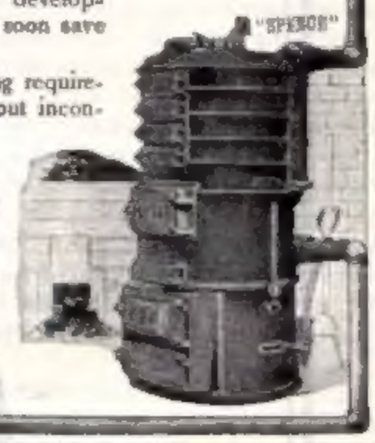

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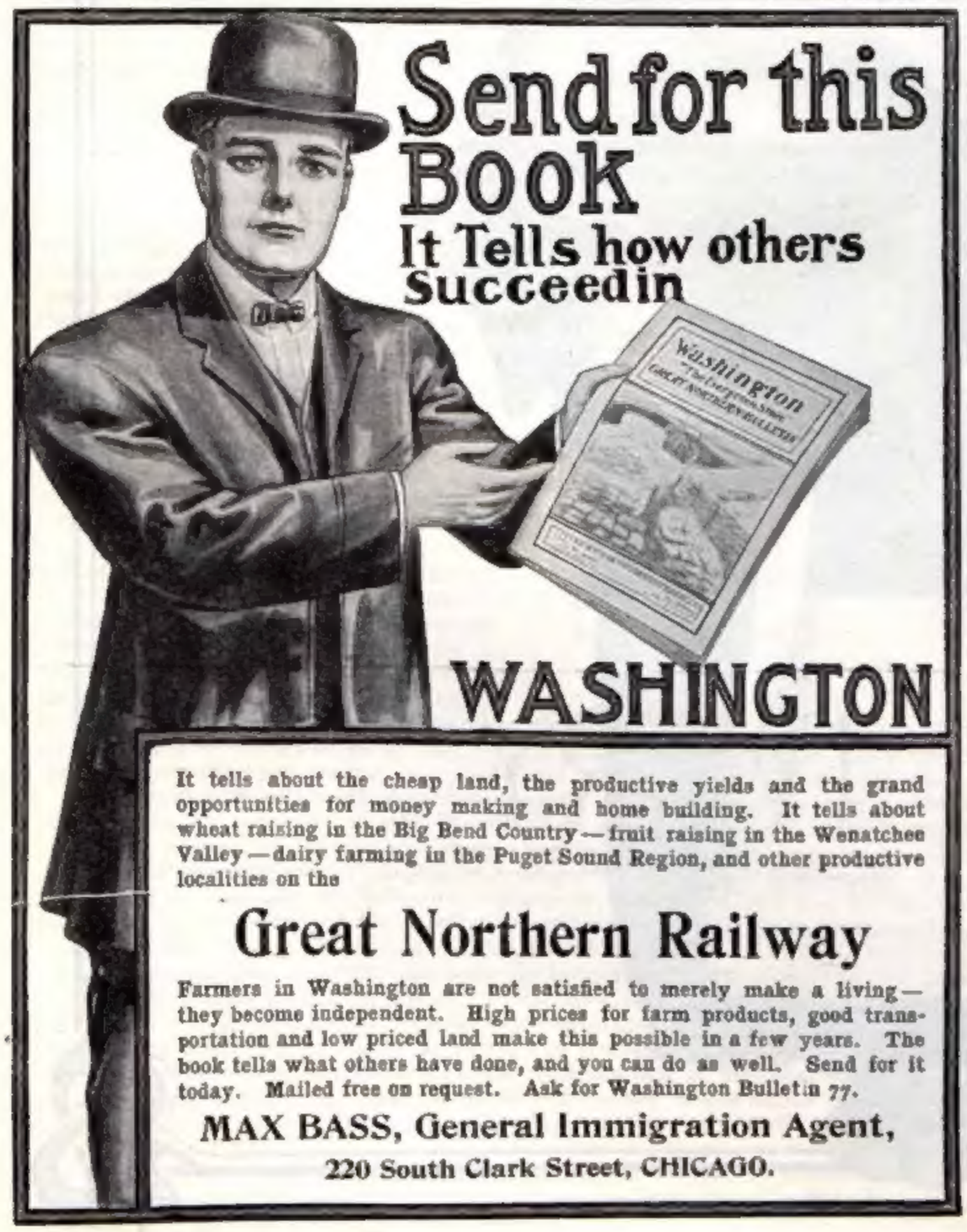

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THE REAL AMERICAN BOSS

By a Discreet Frenchman

FIRST of all, let me make a suggestion to the newspapers of the United States. Instead of sending your reporters to the landing-docks of the trans-Atlantic liners, or to the hotels in the different cities, to ask the newly-arrived foreigner what he thinks of a country or town he has scarcely had time to breathe in, your interviewers should catch the visitor when he is leaving, and then ply him with the same class of inquiries. Naturally, if you seek his impressions before he has had the chance to acquire any, you put him under the obligation, first, of substituting politeness for frankness by paying you a perfunctory compliment, such as is manifestly expected by the questioner; and, second, of inventing trite generalities that are flagrantly unoriginal, and are interesting only to persons who are voracious for adulation.

We foreigners cannot bring ourselves to believe that your American habit of asking newcomers how they like you when they are still astride your threshold is because you want only praise and not criticism; yet you are too practical a race to expect a man from other lands to handicap his sojourn among you by uttering a blunt comment on things American before he has barely had time to turn around. Therefore, I suggest that you should not buttonhole him until he is on the point of bidding farewell to your community. Courtesy may possibly restrain him then from telling everything he thinks about you; but then, at least, he will have collected a batch of impressions, and, no longer deterred by the dread of unpopularizing himself among you, he will let you know what he thinks of your people and your country, if you succeed in convincing him that what you want is absolute frankness.

By following this method instead of your present journalistic practice you would be the gainers every way. The pabulum you would thus create would be solid food instead of candied indigestibleness. You would soon grow out of your taste for meaningless and unmeasured eulogium, and would learn how to read or hear without offense what other races think of you.

Take my advice and try the system I suggest. Like as not, you will catch some over-sea visitor with impetuous ideas oozing from his every pore. Perchance, he will fall into the interviewer's hands fresh from the net of a marriage-manipulating mamma; or resentful from indigestion acquired at the too-lavish board of one of your world-famed Plutuses; or partially dazed by the flashing firmament of gems that horizoned his vision at a Fifth Avenue ball. You can make up your mind that he is so bursting with impressions that he is hurrying home, madly impatient for a chance to talk, and, if you catch him first, he will unbosom himself to you in an avalanche.

If you waylay the eastward-bound wanderer in the summer it is ten chances to one that a few tactful inquiries will start him going on a string of interesting reminiscences concerning people your readers love to read about. Give him his head, and he will go prancing off into memories of his glorious summer at Bar Harbor or Newport; of this fascinating matron who, for frolicsome hospitality, discounted any one he had ever met in his meanderings; of the entrancing summer girls with whom, unchaperoned, he yachted and flirted, or took long, unchaperoned rambles and flirted; or with one of whom, unchaperoned, he strolled for hours up and down a sunny beach, he in a fervor of enthusiasm, and she in a bathing-suit which showed more of her round beauty than a French *demoiselle* would allow even her *gouvernante* to gaze upon—while, all this time, the witching nymph, as a matter of course, was flirting; or of others with whom he sat up on cottage porches till the rising sun winked a hint at him that it was time to postpone his flirting and go home. What he will disclose, if you do not interrupt him, will have a fresh-scented flavor in your hearing, for, being a foreigner unfamiliar with your ways, his experiences will be all abubble with novelties. As a stranger, he will inevitably contrast things here with things at home, and it should be interesting to have him tell you, among others, how your married women, widows and soon-to-be-married girls compare with the womankind of his native land.

Your Fair Sex Has Been Ruined by Overdoses of American Chivalry

Even if accident chance to lead your reporter to a parting guest who has not had a particularly rollicking time in America, the impressions to be pumped from him can be carefully sorted before they are published. Moreover, whatever he says of an uncomplimentary character can be attributed by the interviewer to the stranger's disappointment at not being more hospitably entertained. Anyhow, between what you get from him, and your own trained skill with the blue pencil, good readable material can surely be extracted.

The courteous invitation of the Editors of THE SATURDAY EVENING POST to formulate my views on my visit affords me the opportunity to demonstrate my theory that the word of a stranger when he is leaving your shores ought to be more interesting, and surely is more sincere and more firmly founded, than the comment of the man who is gazing for the first time on the Western world when a reporter comes along and asks him what he thinks of America. When this surprising question was first hurled at me the day I landed I answered as nine out of every ten men always do: I rhapsodized. "It's amazing! Extraordinary! It surpasses all expectations!"

These superlatives were spontaneous only in the sense that they bespoke my supreme astonishment that the great, big, busy world I was entering should have the habit of sending its advance agents to the docks to solicit encomiums from strangers who were still as ignorant of this country as they were before quitting Europe.

On the eve of leaving America now for my home in France, this country is no longer an unknown quantity to me, and what I shall allow myself to say of it in these columns I shall say in a spirit of the utmost friendliness, yet in absolute sincerity, with no fear that the honest expression of my personal opinions will wound any reader, even though my impressions may occasionally run counter to the fixed notions of every American.

There are, perhaps, a million separate elements of existence in this vast country which furnish striking comparison with conditions we Europeans are accustomed to at home, but, I believe, I have selected for my specific topic one that is the most important, indeed almost a compendium of all—your womankind.

In all your broad land feminine America overtops everything else, because it is always in evidence. This continuous conspicuity of the fair sex in the United States affords one of the most luminous contrasts with conditions in Europe, where our women and girls furnish the bewitching background, not the glaring forefront, of every picture. It is a traditional instinct with us to keep them there, for that is the place where we consider that Nature intended the gentler sex to be. Man's duty is at the battle line, woman's place behind the rampart. She is to us the embodiment of the most sacred principle of our existence—the family, the home. We stand between her and the world's buffets, and, before the stranger can be honored by being brought into her presence, he must justify his merit to us, her protectors. We are the coarser-fibred half of humanity, created with the smallest possible modicum of modesty, delicacy of impulse, or whatever your English word may be for that exquisite quality that God bestowed so lavishly upon woman to make it the mark of her moral differentiation from man. Her sex, bearing that divine stamp, has its honored post within the temple, not in the teeming plain outside, scrambling miscellaneously with man.

Therefore, from our viewpoint, your social fabric is all upside down in America.

We Europeans are surprised by an infinitude of sights and happenings when we visit the United States, but far and away the most amazing spectacle of all is the flamboyant predominance of femaledom. It is not at all improbable that every observant stranger from beyond the seas closes his first day in your land with the firm belief that America is a newly-established kingdom of the Amazons. True, this impression may undergo somewhat of a modification during the ensuing week, but, unless he stays among you long enough to become like yourselves, he leaves, as I am doing, with the notion that man is merely a minor factor, a sort of semi-competent supernumerary in your hustling scheme of life.

It is beside the question to argue as to the reason or the manner in which woman came to be shoved into the anomalous position she occupies in America to-day.

They Have Many of the Characteristics of Pampered Children

Perhaps she put herself there, or perhaps timid man, conscious of his psychic inferiority, backed away from the front rank of strife and elbowed her forward. The main, essential fact is that she is there—there where God and civilization destined man to be. She is the head of the family. I hear that, behind the scenes, she often runs her manikin-husband's business. She is the spender-in-chief of every household. She is not only the *arbiter elegantiarum* of society, but the one from whom puny official man takes his orders in all questions relating to public or private morals, Sunday observance and temperance. She decides what shall be the religion of each family, runs the churches, and one of her number has become the Supreme Pontiff of a new and powerful creed. Her personality is potent with the meek-souled Solons of the country, and I am told the laws of the land have been gradually changed so that the *feme sole* to-day owns vaster inalienable legal rights throughout America than anywhere else on earth. She is beginning to take as active an interest in politics as the average man, while hastening the day when she can vote at the polls and manipulate ward machinery all over the country, as she already does in some communities out West. At Washington I was informed that a group of influential females in a certain city had already been pulling the strings to have one of their sisters named by the President for either Ambassador, Minister Plenipotentiary or Consul General.

The Sweetest Miracle Ever Performed

TO YOU Americans these extraordinary facts may be signs of what you call the progress of the age. To us Europeans they are actualities to be deplored. You have taken women from their lofty sphere and planted them in realms from which they should be rigorously excluded. And that is not all. You have produced a national feminine type that, even if it possesses all the cleaner, inner virtues, is, superficially at least, brazen and aggressive; a type that is drifting away from, instead of approaching, the exquisite ideal conjured in the poet's vision; a type that, I fear, will soon be completely bereft of all those alluring endearments, those tenderly bewitching attributes that cluster about and proceed from the most wonderful, the dearest and best miracle God ever performed — the creation of womankind.

The Witching Nymph, as a Matter of Course, was Flirting

When I first came to the United States I noticed on every side a peculiarity among the women that impressed me as an almost bellicose self-assertiveness; a spirit of ostentatious self-reliance, and a recklessly persistent proclamation, regardless of time and place, of feminine independence. It was as if one-half of the whole race were bent upon demonstrating that the other half were serfs; that America is the land where women are all sovereigns and men the lowly subjects; where the latter owe every obedience, allegiance and deference to their fair monarchs, who, on their part, recognize no reciprocal obligation that is not voluntary.

Never, in any other country in the world, had I discovered such an extraordinary relation between the sexes; and never, to my knowledge, in countries where man is the recognized head of the household, had I heard the point even hinted at in any conjugal partnership.

Naturally, my curiosity was aroused, and, naturally, I sought a solution of the mystery. I could not find a sufficient explanation in the fact that, in the United States, as in France, the woman is a higher intellectual development than the man, in inverse ratio to the conditions in England, Germany and Italy. After long and diligent deliberation, and after rejecting many other theories, I have come to the conclusion that woman's undisputed sovereignty here is the direct result of the exaggerated form of so-called chivalry that has been growing in your country, with the speed of a weed, for several generations. As far as I can make out nobody seems to know what foreign race first brought it here, in what part of the United States it was originally planted, or how it was nurtured to its present gorgeous efflorescence. But the fact remains that it has developed splendidly in your soil, and is the pride of every American.

You are, perhaps, right to treasure it, for it is a unique specimen of the chivalry family, quite unlike any parent plant I ever found in Europe. The chief difference between yours and ours is that ours is harmless, while yours, magnificent as the flower may be, is dangerous. It has poisoned your race.

From being hedged about with a devotion that was nigh to idolatry, your fair sex has been ruined by overdoses of American chivalry. Your women have been spoiled. Yes, that is the precise word that describes the case. They have taken on many of the characteristics of pampered children, and in the fullness of time these have expanded into the general state that unfortunately exists among you to-day. Have you never thought of the matter in that light, you men? No, of course you never have, and it is no wonder, for did you ever know of the parent of a spoiled child who was not blind to the youngster's faults? Yet I, a foreigner, tell you so, and tell you for the first time, perhaps, though all the rest of the world that knows you knows it.

Overindulgence in every whim has accustomed your women to treat you exactly as the spoiled child behaves toward its over-fond parents. This willfulness manifests itself in the eccentric national characteristics of the American women that are utterly unlike anything to be found anywhere else in the civilized world. They relegate their husbands and brothers to the background, or send them out to their offices to earn money, with the same airy *insouciance* they would employ in giving orders to the hired man; and then, with an ease born of long practice, they take upon themselves the rôle of general manager of everything, and spokesman for every occasion.

When I was first afforded optical illustration of such an assumption I jumped to the conclusion that the lady before my vision was a unique sample of the masterly female, and that her husband was a wretched mental nonentity. In less than twenty-four hours I saw my error, and have ever since remained convinced that nearly all American households are run in the same extraordinary manner; that woman is the master in America—the "boss," to use your expressive word.

As a European, habituated to the ways that have always existed with us since we emerged from barbarism—and, perhaps, even before then—this was a depressing picture. I regretted it from no such paltry motive as offended sex-pride. My sympathy for my American brother was infinitesimal when compared with my pity for lovely woman, whom the nation has coaxed down from her pedestal of glory, to walk on the sharp-edged pebbles that are harmless only to the scaly-skinned hoofs of men.

May a sociological philosopher from abroad suggest to American women that, if they would only admit American men to something nearer approaching social equality, they would add immeasurably to their witchery in the eyes of the onlooking universe? Other nations admire them immensely, for they are often lovely to gaze upon, brilliant in their chattiness, alert in the quality of their brains, irresistible in their coquetry, and as pure, I believe, as any race of women on earth. Yet, when their ruling passion for ruling gets uppermost in their wits, presto! there comes a lightning-like change and the sweet, magical glamour of femininity vanishes while you look.

French Women Lead the World

I HOPE by this time I have made clear to you what I consider the chief defect in American women, and why I deeply regret its existence, for your own sakes as well as for the world's. From my criticising it as a blemish in what would otherwise be a masterpiece, you will see that I am writing in no inimical spirit, but rather as one who is predisposed to an almost boundless admiration for the women of America. Let that declaration be the assurance of my absolute impartiality, whatever my frankness of speech, in the detailed comparison I purpose to make between your fair sex and ours in Europe.

Primo, I put your women, in general attributes, ahead of all the other races of the world—except the French. In my quality as a globe-trotter, rather than, willingly, from any inherent prejudice as a Frenchman, I must insist upon according the highest general average to my own countrywomen, and I shall tell you why; but I candidly acknowledge that your mothers, wives, sisters, sweethearts and daughters press them very closely for the first place.

In intellectual qualities I put the women of France in the lead of the world's procession. I maintain that the female brain of France, in calibre and poise, comes the nearest that the human cerebrum is capable of attaining to absolutely proportioned perfection. I am speaking of our women *en masse*. The highest intelligence is the rule rather than the exception with them. The art of thinking clearly, coherently and swiftly is born in them, not acquired. And they use their thinking faculties along lines that Nature intended. Except in the rarest instances, they do not wander beyond those functional domains that are strictly feminine. Their education is not so many-sided as that remarkably comprehensive commodity that is imparted in the women's colleges of the United States and England—in my opinion so unnecessary for girls. The arts of cultivation, rather than all the "ologies" and abstruse lore, are the fundamental essentials in our national system of female education. The product of this system is a race of women who are intrinsically and fascinatingly feminine. Whatever their sphere of life they know how to think usefully and to act gracefully.

I Never Once Remarked a Young Girl Who was Shy or Ill at Ease

Whether of the upper classes or the humbler, the French woman is, at least externally, refined and usually cultivated. If her place in life is society's drawing-room she is invariably an attractive ornament to it. Or, if Fate makes her a poor man's wife, by her natural intelligence she is both an interesting and an invaluable companion.

Too Much Talk, or Too Little

YOUR American women are naturally intelligent, too, but they have too many divergent aims in existence, and this deprives the race of its faculty for mental concentration. Even if your women, in point of the higher education, surpass ours, it is rare indeed that an American is the thoughtful or brilliant peer of a French woman in general conversation. I have too much respect for the American woman ever to be willingly impolite in speaking of her, but in my judgment she lacks the sense of proportion in social intercourse that characterizes the well-balanced brain of her French sister, and manifests the deficiency by talking either too much or too little, and obtruding too constantly the symptoms of her personal mentality.

In point of intellectual qualities, the women of America and France are, generally speaking, too far ahead of the women of other European countries to make any comparison with the latter at all necessary.

When one considers the physical traits of the women of all nationalities, again I place the Americans and the French far in the lead. To which of the two to assign the superiority is a puzzle beyond my capacity to solve. Both are transcendent. The most beautiful woman I ever saw, or ever expect to see, was an American, and both here and in Europe I have observed such exquisite specimens of your countrywomen that I am almost tempted to admit that in facial loveliness they average

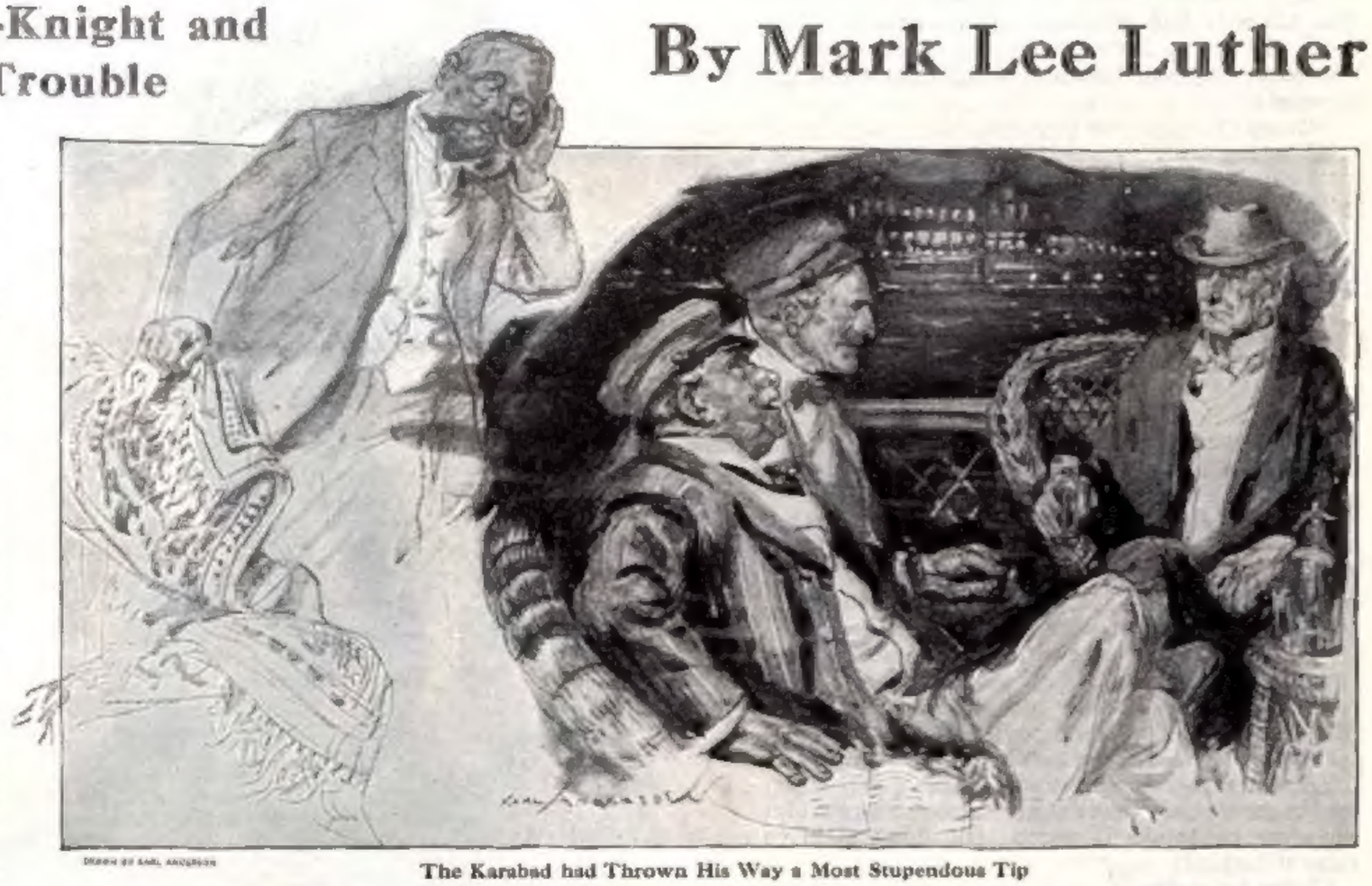
(Continued on Page 31)

The Poor Husband Backed Away Across the Room

THE KARABAD

One Kind of a Carpet-Knight and Several Kinds of Trouble

By Mark Lee Luther



The Karabad had Thrown His Way a Most Stupendous Tip

"I'D LOVE to have the Russian ewer," said Mrs. Billings, staring absently past her husband's head at a dilapidated chair which had belonged to Benjamin Franklin, "but I suppose I must content myself with the candlesticks."

Mr. Billings withdrew his pained glance from a cracked colonial mirror which had suddenly made him doubt the æsthetic value of gold spectacles and muttonchop whiskers.

"You'll content yourself with the 2:07 train instead of the 1:23 if you spend five minutes more with this junk," he warned. "You know what the 2:07 means on Saturday afternoon!"

His helpmate nodded dreamily.

"The ewer is such a find. Couldn't we manage it, Henry?"

"My dear Lucretia," adjured Mr. Billings, "do you know what happened in Wall Street to-day? Overland Common dropped to 110—five points less than I paid for my holdings!"

"That stock again!" She shrugged impatiently. "It's been the bane of my life."

Mr. Billings might truthfully have added: "And mine!" but he merely repeated: "Five minutes at the most, Lucretia," and wandered down a musty side aisle where he beguiled the wait by exhuming a faded Oriental rug from a dishonored burial among andirons and warming-pans.

Now, rugs interested him. In fact, they were his one absorbing interest outside the wholesale coffee warehouse in downtown New York, which he had quitted early to lunch with Mrs. Billings, who had run up from their charming little home at Petunia-by-the-Sea for a morning's shopping. In the hour which still yawned between luncheon and train-time his wife had lured him to this stuffy Fourth Avenue antique shop, where, with increasing boredom, he beheld her give the rein to her hobby for doubtful antiquities, while the prospect of returning by the odious 2:07, which the midsummer racing crowd frequented, became distressingly probable. It was therefore with the thought that virtue sometimes achieves more than its proverbial reward that he pulled to light this venerable rug.

He was subjugated at the outset. Despite time and grime, its ground dye still glowed with that rich vermilion which sheep's blood alone imparts, while his interest was enlisted no less by the curious pattern of its field and stripes. At first glance he took it for a Daghestan of uncommon design, so numerous were the geometrical forms employed, but a closer scrutiny proved it a fabric of more complex antecedents. To the jeweled devices of the Daghestan were added representations of the ancient pear emblem of the Persians, together with symbols of Egyptian origin and certain marks which experts say betoken the influence of the Chinese. In short, it refused to be classified.

At this pass the shopkeeper went by, furbishing the ewer to a glitter which should rout the cheaper candlesticks from Mrs. Billings' affections.

"What do you call this rag?" asked Mr. Billings, with the wily contempt of the intending purchaser.

"That!" said the dealer, his tone contemptuous, too. "You wouldn't want that, Mr. Billings. An Armenian Jew brought it in wrapped around a bundle of old swords. I don't carry rugs, you know. He asked me to throw it away."

"Did he mention the name?"

"No. He only asked me to chuck it away."

"I wish I knew what to call it," mused Mr. Billings.

"It's the wreck of a Karabad, I guess," ventured the man, walking away; "but, as I say, I don't carry rugs."

This was plain enough. Tyro though he was, Mr. Billings saw that for the sake of an answer the man had palmed off the first sounding name which popped into his head. Yet, for want of a more accurate label, Karabad must the engaging mystery remain. He spread the rug on the floor and walked round it, considering its oddity. Time or the unknown weaver of some nomad tribe had warped its shape to a rhomboid with strange jumbling of the symbols. The traces of wear, too, were peculiar, and one of them prompted speculation. This was a green pear emblem, near the centre of the rug, which by constant pressure of foot or hand was worn well-nigh to the warp. Stepping forward, he rubbed the spot with his cane, puzzling why this one figure of the design should have suffered beyond its neighbors. Standing thus, he was again approached by the dealer, radiant from a bargain clinched.

"How much do you want for your Kara ——" began Mr. Billings, but left the query in air.

The man had halted at the sound of his voice, but he stood with set eyes which seemed to look through, rather than at Mr. Billings, as if the coffee merchant were a pane of glass. Then he shook himself, peered right and left, and walking to a rear door searched a small court. With a chuckle he returned, brushing by Mr. Billings as if he were part of the stock in trade.

"I guess he's left you to take the later train by yourself, madam," he remarked. "Mr. Billings will have his little joke."

The watcher saw her start, color, force a smile, then herself come down the aisle and ignore his presence with a fatuity equal to the shopkeeper's. Satisfying herself, apparently, that he had indeed gone, she gave some further direction concerning her purchase and left the shop with a light-hearted manner which her husband knew cloaked her stiffest indignation.

Mr. Billings reflected that either they or himself were fit material for the alienist, and in his perplexity reverted to the Karabad, absently rubbing the faded emblem of the pear. Was it true that, as his wife frequently suggested, he was overworked? Should he take a fortnight of absolute quiet in Petunia-by-the-Sea? He might fish, sail, golf, loaf in his cool little den overlooking the ocean—what-not. The changes he had long proposed making in that den recurred to him, and it struck him that the Karabad, cleansed and brightened, would be no mean acquisition. In fact, he framed a distinct wish, as he rubbed the ancient emblem of the pear, that he might try the effect of the Karabad on a particular bit of floor space beneath the pipe-rack. It is essential to detail this vagary of his mental processes with the utmost precision, for, in the twinkling of an eye, these conditions were literally fulfilled.

It seems a preposterous statement on paper. What it meant to experience not even Henry Billings, senior partner of the respected firm of Billings, Billings & Rice, conscientious taxpayer, vestryman of the parish of St. Barnabas in Petunia-by-the-Sea, could ever adequately describe. Some question his sanity, yet he descends from a prosaic race of New England cotton-spinners, free from any taint of madness and unimaginative to the point of boredom, and is himself far more normal than many of his critics. This digression aside, let it be carefully repeated that, on framing a wish in the New York antique shop that he might see the Karabad occupy a definite spot on the floor of his den twenty-two miles distant, this same thing did immediately transpire.

For a long interval Mr. Billings gazed about him in excusable stupefaction. Everything wore its accustomed aspect: the pipe-rack, the books, the furniture, the pictures, the rugs —— No, not all the rugs were familiar. Beneath his feet lay the Karabad, its worn pear emblem still pressed by his shoe. Here was proof positive that he had not dreamed that noontime visit to the antique shop; proof positive that something out of the ordinary had occurred; whereupon, Mr. Billings skipped nimbly to the bare floor and, avoiding rugs altogether, collapsed weak-kneed in a chair.

Common-sense, fortunate birthright of all the house of Billings, came, presently, to his aid. Clearly he was overworked. Something like aphasia had, of course, overtaken him. He had probably left the Fourth Avenue shop in great haste, dragging the rug with him, had caught the 1:23, and somehow come unharmed to his home. Reassured, he drew out his watch, but his peace of mind fled forthwith. The timepiece which had never failed him indicated only fifteen minutes after one o'clock, even now, while, before he could even doubt its accuracy, the equally truthful hall clock below stairs chimed its amazing corroboration. He was undoubtedly in Petunia-by-the-Sea! He was here eight minutes before the ferry connecting with the first possible train could leave its slip!

Into the deep meditation which this revelation induced walked, presently, Mrs. Billings' proud Angora. Catlike, it sought immediately the sunniest spot, which at this moment chanced to be the Karabad, and here in feline luxury Nebuchadnezzar sprawled, his eyes fixed dreamily upon a swaying cherry tree just outside the open window. Into the range of his languid vision now hopped an excessively rowdy sparrow, which balanced and preened and boasted upon a high branch in a manner most annoying to any cat. Nebuchadnezzar was too intelligent to waste energy on the impossible, but his gaze narrowed thoughtfully, and he extended one indolent paw, its claws half-unsheathed, along the rug toward the ancient Persian emblem of the pear. Then, even before his master's rounded eyes, he vanished.

No time was given Mr. Billings to wonder. A frightened yowl drew him straightway to the window, whence he beheld an astonished cat somersaulting from limb to limb at the imminent risk of each and all of its several lives. Then, miraculously, Nebuchadnezzar secured a foothold, and by degrees slid down the trunk to safety and undignified flight. From the bough where the sparrow had swaggered hung the Karabad.

Dazed, but methodical still, the coffee merchant slowly jointed his strongest fishing-rod and, after some danger of imitating Nebuchadnezzar's tumble, succeeded in landing the Karabad, which he restored to its place beneath the pipe-rack. Pooh-pooh as he would, the conviction sank home that at least one of the poetic fancies of the Orient had a basis in fact, of which he, Henry Billings, had received most material proof. Spreading the Karabad before the lifeless hearth, he took his stand upon it, pressed again the worn emblem of the pear and directed his eager gaze toward the mirror above the mantelpiece. Not a hint of a reflection met his eye! For the third time the rug had demonstrated its power to confer invisibility.

"Now, back under the pipe-rack!" commanded Mr. Billings.

Under the pipe-rack forthwith he found himself.

Invisibility and the instant means of going where he would! What godlike boons for a mere mortal to possess! Time and space—nothing! Knowledge beyond measure

his at the price of a wish! He sank again into his chair and strove to grasp something of the significance of this mighty engine which Fate had tossed his way. He was still lost in splendid dreams when a peal at the doorbell, followed at once by a familiar voice in rapid colloquy with the servant, warned him that his wife had returned. What should—what could—he say to her? Before any course of action whatsoever suggested itself Mrs. Billings crossed the threshold.

"Henry!"

"Yes, my dear."

"I consider your conduct most extraordinary."

"Extraordinary?" he fenced.

"Not to say childish. To run away as you did, to hide yourself on the train! Where were you, Henry?"

"Where was I where?" groped Mr Billings lucidly.

"On the 1:23? I went through every coach."

The culprit wiped his moist brow.

"Did—did you look in the baggage-car?" he hazarded.

"Were you in the baggage-car?"

"Where else could I have been?"

"And with that poker-playing crowd! Henry!"

"Oh, I didn't play, Lucretia," he assured her hastily.

She weighed him mistrustfully a moment. Then her eyes fell on the Karabad and a flush of vexation mantled her already heated countenance.

"I had to beg for the ewer," she reproached, "yet you bought that!"

"I didn't exactly buy it," said her husband. "I—I just took it along."

"Took it! Henry, what is the matter with you?"

"It was rather absent-minded of me. When you see the man again make some excuse and pay him whatever he thinks it worth. He didn't seem to value it highly."

"I don't wonder."

"But I do," protested Mr. Billings, and he half-resolved to make a clean breast of it all. "What would you say, Lucretia, if I told you that I've proved that the Magic Carpet of Oriental legend is a fact? What if I told you that this shabby rug, this so-called Karabad, has the power ——"

"This settles it," broke in his wife, pushing him gently, yet with sufficient firmness, toward a lounge. "Whether you want it or not, you must take a vacation. If a day or two of complete relaxation doesn't help you I'll call the doctor."

The idea of a vacation appealed strongly to the coffee merchant. He desired nothing so much as leisure wherein to experiment with the Karabad. While his partners, including Lucretia, supposed him idling in this little room he would fare forth in quest of such joyous adventures as no modern ever met. Kings, emperors, the great of the earth, he would see, face to face, walking and talking as common men. Strange lands should spread their pageants for his delectation. Italy, Egypt, India, Japan, Mexico, Peru—all the gay-hued, exotic dream-countries beckoned. No door could bar, no peak forbid his foot, no polar mystery, even, elude his will.

In fact, only Mrs. Billings seemed beyond the pale of his imperious whim. Her notion of rest differed most radically from his own, and, for the present, this virtual master of the globe found himself constrained to tread whatever humdrum measure she chose to prescribe. For the remainder of this golden afternoon her watchful care chained him to the sofa. At sundown, after a light meal, she permitted him a turn in the garden, which, by special favor, she extended to a brief stroll in her company along the beach. Cribbage followed for half an hour on their return. Then bed.

Sunday saw a vain repetition of this program, varied only by the omission of cards in favor of a prolix sermon at St. Barnabas' and a call on Lucretia's worthy, but tediously deaf, Aunt Esther. Seething with impatience, Mr. Billings saw the whole day slip from him till, at evening, when his wife proposed that they sit again under the embarrassed periods of the youthful supply at St. Barnabas', the jaded man rebelled openly and to such purpose that his lady, somewhat ruffled in temper, set out alone. Feverishly her husband watched her down the street and into the little church; then bounded upstairs to the Karabad. For an hour at least he was free for the great emprise.

He wasted some ten of his precious sixty minutes in debating what to wish. An hour was all too short for a first trip to any of the storied lands which he meant to explore, for he would be sure to overstay. The same objection seemed to preclude an informal call upon the Czar of Russia, Emperor William, the King of England, or, indeed, any of the great ones of the earth, unless—here his halting imagination took the path of least resistance—unless he looked in on some celebrity near home. Now, of the bigwigs near home, none so piqued Mr. Billings' curiosity as the great captains of industry whose mere nod could launch panic or prosperity in the market-place where he gained his daily bread; while, of all these financial giants, none towered higher in his estimation than the master spirit who yesterday had generaled the forces which depressed Overland Common to 110. With a daring gleam in his gold spectacles, Mr. Billings once more took his stand on the Karabad and rubbed the fateful emblem of the pear.

In the Twinkling of an Eye, These Conditions Were Literally Fulfilled

"To Judson Nye," he said huskily. "The great Judson Nye!"

He found himself balancing on the afterdeck of a luxurious yacht at anchor in the harbor of a watering-place, the graceful shore-line of which was jeweled with countless lights. Rugs, wicker lounging-chairs and tabourets bearing siphons and decanters furnished the sheltered spot where Mr. Billings' flight ended, while the nearest seat of all held the close-knit figure of Judson Nye. There was no mistaking that Napoleonic head, and the faces of his two companions were as well known in the public prints. The squat, florid butcher-boy of a man could be no other than "Tom" Wright, the latest copper king; the lean old gentleman in the shabby coat was as certainly Cyrus Potter, who had weathered more storms in Wall Street than he himself could recall.

The unbidden guest caught unsteadily at a convenient brass railing. He had bagged, not one celebrity, but three. And such a trio as they were! Here was the great Mississippi and Northwestern Railway in the flesh! Here was the collective brain which had fought Overland Central for the possession of Indiana Southern and made its great trans-continental rival bite the dust! These were the victors of the battle whose echoes filled the papers which Lucretia's misplaced devotion had permitted him scarcely to glimpse.

They had little of the air of victors, however. Indeed, Mr. Billings made immediate note that they had rather the look of losers, and the reason was speedily made clear.

"I tell you I've had convincing proof," Judson Nye was saying. "While we've stuck at nothing to get Indiana Southern we've let Mississippi and Northwestern drop out of mind. Now, we wake up to find that we don't control our own property."

"But we're the holders of record," put in Cyrus Potter.

"The record is rubbish. The stock certificates—the certificates, mind you—are in other hands. I'm not censuring anybody. There isn't time for talk. It's up to us to act."

The crimson face of Tom Wright went a shade deeper and he swore. Cyrus Potter wet his thin lips repeatedly, but, being a deacon, kept silence. Both men hung anxiously upon Judson Nye's verdict, and Mr. Billings imitated their example.

"There's just one thing to do," brought forth the great man slowly. "*We must buy Overland itself.*"

"Buy Overland!" Wright exclaimed. "That's a large order, Nye."

Deacon Potter nodded.

"Too large," he said. "They'd never negotiate. We tried that in the beginning over Indiana Southern."

Judson Nye eyed him coldly.

"I'm not talking of negotiating with that gang," he retorted. "I mean to take Overland out from under their noses, if I can. If I can't, why, we'll fight for it in the open. I tell you it's the only way. I've already cabled our people in London and Paris to begin buying to-morrow morning. As for ourselves, we'll quietly gather in what we can at home. After the hammering we've given them it ought to come cheap."

Mr. Billings took a firmer grasp on the handrail. Not only would his luckless block of stock, purchased as a sure thing on the advice of a man who immediately went bankrupt, increase enormously in value, but also all other Overland, common or preferred, would share in the glorious resurrection. Riches were his for the taking. The Karabad had thrown his way a most stupendous tip.

There was more talk of the Street, in which hundreds of millions were lightly tossed to and fro, but of the plan to capture Overland Mr. Billings added nothing to his present knowledge. Then the conversation veered to horse-racing, which the listener deemed immoral, and from the track to the fine arts and a high-priced Raphael which one of Judson Nye's foreign agents had recently picked up. This latter discussion was too cryptic for the coffee merchant, and his wandering attention was caught by the sound of a shore clock striking nine.

"Home!" directed Mr. Billings hastily, as if the Karabad were a coachman; and the rug, being without specific orders to restore him to the den, deposited him on the mat before the outer door of his residence just as Lucretia, punctual to the minute, fitted her latch-key in the lock.

"Always turn the key sharply, my dear," he reminded, perceiving her in familiar difficulties.

Mrs. Billings spun about, saw nobody and emitted a little gasp. "Henry!" she called. "Are you there, Henry?"

Her husband bit his erring tongue and was silent. Mrs. Billings listened, called again, and then, with a puzzled "Tchk!" addressed herself once more to the stubborn lock. Rallying his wits, Mr. Billings recalled that the servants were out and that, her key failing, Lucretia would expect him to answer her ring. Transporting himself therefore to his top-floor study, he descended by natural means and encountered Mrs. Billings, warm but victorious, in the hall.

"I heard you fumbling at the lock," he said with a burst of inspiration. "You always forget to give the key a sharp twist."

She treated him to a prolonged stare.

"Did you *think* that a minute ago, Henry?"

"Why, yes."

"Then we've proved telepathy!" she exclaimed. "I distinctly heard you tell me about the key. I think we ought to write this up for one of the journals that investigate such things."

He glided thankfully into a discussion of psychic phenomena, which handily blocked the gap till Lucretia announced that it was bedtime. He assented cheerfully. Under guise of sleep he could perfect his tremendous program for the morrow.

To carry his midnight plans into action proved an affair of no small dimensions, however. On Monday morning Mrs. Billings not only flatly refused him one more day in the city, but, in his hearing, telephoned his office that he must forego all business whatsoever for a week at least. This settled, she bore him off to market, and for a priceless hour forced the man who dreamed of millions to attend to wordy battles over the deterioration of strawberries and the outrageous rise in price of lettuce and early green peas. Not till a quarter before ten did a providential call from Aunt Esther permit him to escape to his den. Let Lucretia think what she might, he must be off. Bolting his door as a sign that he wished seclusion, he again invoked the services of the Karabad.

On reaching the Broad Street office of a broker whom he knew slightly, he realized that his plans were lacking in detail. Naturally, he reflected, he must appear in his own person, yet this meant the materialization of the rug as well. In the same breath he discovered that his great impatience had led him to leave home without a hat. After a moment of indecision he wished himself into the Broadway hat store which enjoyed his semi-annual patronage and, watching his chance, stepped nimbly from the Karabad, gathered the now visible rug into as compact a bundle as might be, and so presented himself to a frankly-diverted clerk.

"Blew off crossing the ferry, I suppose?" said the man. "Shall I show you a straw or something in lightweight felt?"

Mr. Billings bought the first article offered, which happened to be a red-ribboned straw, two sizes too small, and hurrying down the street dashed into a trunk store in search of some sort of receptacle for the Karabad. No satchel or suit-case would fit its awkward bulk, however; so, compromising on a shawl-strap, he rolled the rug and departed, his new hat cocked rakishly, the cumbrous bundle knocking his legs, again to present himself in the broker's outer office, whence he was presently ushered to his friend's private room.

"Kemp," he said, without wasting breath on formalities, "I want you to buy Overland Central—all you can get—and do it quick."

The broker's eyes lingered a moment on his caller's hat and bundle.

"I think there's plenty to be had," he returned. "But are you quite sure you want it, Mr. Billings? In the light of Saturday's developments I shouldn't advise ——"

"I know what I'm about," whipped in Mr. Billings crisply. He consulted the stubs of his pocket check-book, reached for a pen and calmly tossed the balance of his account into the great venture. "Do what you can for me on that margin," he ordered. "I'll have more for you presently."

The broker examined the check and unhooked his telephone. Mr. Billings dashed out of the door, but, recollecting himself in the corridor, turned into an unoccupied anteroom, unrolled the rug and conveyed himself with dispatch to the neighborhood, pleasantly fragrant of coffee and spices, where, a landmark amidst unceasing change, stood the establishment of Billings, Billings & Rice. It was his purpose to obtain certain personal securities from the safe in his private office, and as he luckily found the room untenanted he managed this feat without shocking any one with the spectacle of a combination lock being manipulated by unseen hands. He had no sooner secured the papers, however, than his partner, Frederic Billings, entered to consult a file of letter-cases which, aside from one or two photographs of coffee plantations, formed the room's sole ornaments.

"Wrong, as usual!" ejaculated the newcomer, turning to Rice, who at this instant blocked the doorway. "For the third time this month Uncle Henry has muddled an important order."

The ears of the head of the firm glowed at a temperature which threatened to betray their presence, at least, while Rice—young Rice whom he had taught the business from A to Z—patronizingly scanned the incriminating letter.

"The limit, isn't it?" sympathized the junior partner. "I tell you, Fred, we'll never put things on a live basis till the old man gets out."

"Oh, I realize that," agreed the nephew. "But what's the use? We couldn't pry him loose with an earthquake."

Then Mr. Billings forgot himself.

"You ungrateful puppy!" he cried, striding across the room.

The open-mouthed consternation of his partners brought him swiftly to his senses and, retiring with dignity to the Karabad, he once more cloaked himself with invisibility, and with bitter zest watched the mounting perplexity of the conspirators.

"Fred," demanded Rice weakly, "did you *see* anything?"

The nephew rubbed his eyes and exclaimed:

"Great Heavens, yes! I—I thought Uncle Henry ——"

"Came toward us?"

"Yes. He shook his fist ——"

"At *you!*"

"Yes, and said, 'You ungrateful puppy!'"

"To *you!*"

"Oh, don't rub it in. You said as much as I did ——"

"But you're his nephew," hurriedly pointed out Mr. Rice.

Frederic Billings buried his face in his hands.

"You don't suppose he's dead, Rice? You don't think what we saw was a—a ghost?"

Mr. Rice paled, moistened his lips and motioned toward the telephone.

"Call up his house."

With disgust the man on the rug beheld his nephew embrace the suggestion, and in unsteady tones demand of "Central" his familiar number at Petunia-by-the-Sea.

"Is this Aunt Lucretia? This is Fred—Fred Billings—at the office. I want to ask if—if —— How *is* dear Uncle Henry getting along? Resting? Did you say resting? In his study? You'll send up, you say? Yes, yes, I'll wait. . . . The maid says what? Door locked! He won't answer? You're going up yourself ——"

Mr. Billings tarried no longer. Transporting himself to Petunia-by-the-Sea, he angrily flung open his door in Lucretia's alarmed face.

"What the old Harry do you mean by this racket?" he demanded. "When I lock this door I want peace."

"Henry!" she bridled. "You forget yourself."

"There, there," he soothed, perceiving that he had overstepped the bounds of chivalry. "Don't take offense at my—my nervous state. But, if I am to rest, do, my dear Lucretia, allow me to rest in my own way. Now, I am going to lock this door again, and I want to be left alone for several hours."

"But your lunch?"

"I'm not hungry."

Returning to his broker's, Mr. Billings was again admitted to the private office.

"Well?" he said.

"I carried out your orders, but the stock came higher than I expected. Overland opened two points above Saturday's closing. Sales in London and Paris have slightly bulled the market."

The coffee merchant laid his sheaf of securities on the desk.

"Buy as much as that collateral will let you, and do it right away, Kemp. I will wait in your public office."

Watching the blackboard in the large outer room, Mr. Billings presently saw chalked up a transaction in Overland which he knew must be his own. Two points higher! Then, close on the heels of his own purchase, still other sales were recorded, and before his eyes the price jerked

There was a Green Pear Emblem Near the Centre

up to 117. Settling his unruly hat more firmly and catching up the Karabad, Mr. Billings again sought an audience with Kemp.

"I want more Overland," he announced.

The broker greeted him with a marked increase of respect.

"Mr. Billings," he said, "I take off my hat to you. You should abandon the coffee trade for the Street."

His customer waved compliments aside.

"Will my note answer for the present?" he inquired.

Kemp said it certainly would. Mr. Billings returned to the public room to find Overland still rising. Cash! Cash! He must have more yet. Then a brilliant idea struck him and, gripping his Karabad, he sallied forth to his office, which he now entered in the manner customary with ordinary men of affairs. His partners started violently at sight of him, but, realizing that he was actually present in the flesh, pumped his arms effusively and deluged him with questions about his health.

"Never better," he replied grimly. "I want a heart-to-heart talk with you boys. Come into my room."

The younger men trailed meekly into his office, the offensive Rice relieving Mr. Billings of the Karabad, the nephew thoughtfully offering a palm-leaf fan.

"It has been brought home to me lately," began Mr. Billings, "that I am growing too much of an old fogy for the coffee business."

"Oh, no!" protested his nephew hastily.

"Nonsense!" scoffed Rice.

"So I have decided to pull out," he continued, as if they had said nothing. "I consider my interest in the firm a bargain at a hundred and forty thousand dollars. Do you two want to buy me out?"

A duet of protestations followed, which the head of the house patiently let run its course.

"A hundred and forty thousand dollars," he repeated. "A low figure, very low. The question is, do you care to take it on? If not, I'll look round for somebody else."

The younger men exchanged glances; Rice nodded and the nephew drew a long breath.

"You needn't look further, if you're serious, Uncle Henry," he said. "I'll manage half or two-thirds of the amount if Rice can handle the rest."

Mr. Billings reached for his telephone and engaged his lawyer in a brief conversation.

"Mason says he'll put things through at once," he announced. "We'll go down to Nassau Street now."

"Now!" they chorused.

"Now, if you mean business. We can't include all the tag-ends to-day, of course, and naturally you'll need time to raise the actual money; but your notes will do for the present."

Three hours later Mr. Billings again interviewed his broker.

"More Overland," he ordered, producing a fresh bundle of papers. "As many shares as this will carry."

Kemp jumped up and with his own hands deferentially brought his eccentric customer a chair.

"It's a pleasure to do business for you, sir," he said. "Overland has jumped twenty-three points inside of three hours and a half, slipped off half a dozen, rallied again and now stands at 129¼, a net gain of seventeen and a half points. The Street can't understand it. Perhaps you do?"

"Yes," said Mr. Billings, rising; "I do. Now, Kemp, hold until I order you to sell. Good-day."

It seemed to him high time to drop in on Judson Nye. Carrying out this purpose with the informal ease of last night, he found the capitalist just finishing luncheon with Tom Wright.

"Well?" asked the copper magnate, as they rose from the table. "What is the decision? The Overland crowd clearly smell a rat. Shall we offer a compromise?"

"*We* offer?"

"I mean for the sake of the general situation. We don't want a panic."

Judson Nye's steel jaw set.

"We want Overland," he rejoined.

"But if they come to us?"

The great man grinned.

"I should enjoy the sight," he admitted. "Still, I don't want to enjoy it just yet. To-morrow night will suit us better. Eh, Tom?"

Mr. Billings had heard enough, and with mind at ease, he turned his thoughts toward luncheon. A glass of iced tea and a quarter-section of rhubarb pie sufficed his simple needs, as usual, whereupon he went back to Kemp's public office and followed Overland's steady rise till, when trading closed, it ended its spectacular day at 135.

In absent-minded revery over the situation and its possibilities, his feet of habit strayed into the paths now trod by innumerable commuters, and he only remembered, as he brought up before the ferry, that a less prosaic means of transit was at his disposal. Hesitating whether or not to make use of the Karabad, he felt a violent tug at the tail of his cutaway and, wheeling, met the anxious face of his wife.

"My poor Henry," she begged, "let me take you home."

"I'm not your poor Henry," stated Mr. Billings, deciding to take the matter jocosely. "I'm your rich Henry. I tell you, Lucretia ——"

"Yes, yes," she soothed. "But come home, dear; come home. You've given me such a day! When we broke in the door and found —— Oh, why did you risk your precious life in climbing down the cherry tree?"

Mr. Billings gasped.

"Oh, the cherry tree," he said. "As for your battering down the door, I must say ——"

"But you did not answer. I—I thought ——"

"Never mind, Lucretia," he interrupted, leading her toward the ferry. "You meant well. You could not realize that it was imperative for me to come to the city."

"But why did you choose such a way? And where did you pick up that child's hat? Do take it off and fan yourself. It won't look so conspicuous. Why are you lugging that wretched rug about? Frederic said you carried it everywhere."

(*Concluded on Page 22*)

THE WHITE-SLASHED BULL

The Villainous Log had Caught Her Just Above the Withers

By Charles G. D. Roberts

HER back crushed beneath the massive weight of a "deadfall," the mother moose lay slowly sobbing her life out on the sweet spring air. The villainous log, weighted cunningly with rocks, had caught her just above the withers, bearing her forward so that her forelegs were doubled under her, and her neck outstretched so that she could not lift her muzzle from the wet moss. Though her eyes were already glazing, and her nostrils full of a blown and blood-streaked froth, from time to time she would struggle desperately to raise her head, for she yearned to lick the sprawling, wobbling legs of the ungainly calf which stood close beside her, bewildered because she would not rise and suckle him.

The dying animal lay in the middle of the trail, which was an old, half-obliterated logger's road, running straight east into the glow of the spring sunrise. The young birches and poplars, filmed with the first of the green, crowded close upon the trail, with, here and there, a rose-blooming maple, here and there, a sombre, black-green hemlock, towering over the thick second growth. The early air was fresh, but soft; fragrant with the breath of opening buds. Faint mists streamed up into the sunlight along the mossy line of the trail, and the only sounds breaking the silence of the wilderness were the sweetly plaintive calls of two rain-birds, answering each other slowly over the treetops. Everything in the scene—the tenderness of the color and the air, the responses of the mating birds, the hope and the expectancy of all the waking world—seemed piteously at variance with the anguish of the stricken mother and her young, down there in the solitude of the trail.

Presently, in the undergrowth beside the trail, a few paces beyond the deadfall, a twig snapped sharply. Admonished by that experience of a thousand ancestral generations which is instinct, the calf lifted his big, awkward ears apprehensively, and with a shiver drew closer to his mother's crushed body. A moment later a gaunt black bear thrust his head and shoulders forth from the undergrowth, and surveyed the scene with savage, but shrewd, little eyes. He was hungry, and to his palate no other delicacy the spring wilderness could ever afford was equal to a young moose calf. But the situation gave him pause. The mother moose was evidently in a trap; and the bear was wary of all traps. He sank back into the undergrowth, and crept noiselessly nearer to reconnoitre. In his suspicious eyes even a calf might be dangerous to tamper with, under such unusual conditions as these. As he vanished the calf shuddered violently, and tried to climb upon his mother's mangled body.

In a few seconds the bear's head appeared again, close by the base of the deadfall. With crafty nose he sniffed at the great timber which held the moose cow down. The calf was now almost within reach of the deadly sweep of his paw; but the man-smell was strong on the deadfall, and the bear was still suspicious. While he hesitated, from behind a bend in the trail came a sound of footsteps. The bear knew the sound. A man was coming. Yes, certainly there was some trick about it. With a grunt of indignant disgust he shrank back again into the thicket and fled stealthily from so dangerous a neighborhood. Hungry as he was, he had no wish to try conclusions with man.

The woodsman came striding down the trail hurriedly, rounded the turn, and stopped abruptly. He understood at a glance the evil work of the game poachers. With indignant pity, he stepped forward and drew a merciful knife across the throat of the suffering beast. The calf shrank away and stood staring at him anxiously, wavering between terror and trust.

For a moment or two the man hesitated. Of one thing he was certain: the poachers who had set the deadfall must not profit by their success. Moreover, fresh moose-meat would not be unappreciated in his backwoods cabin. He turned and retraced his steps at a run, fearing lest some hungry spring marauders should arrive in his absence. And the calf, more than ever terrified by his mother's unresponsiveness, stared after him uneasily as he vanished.

For half an hour nothing happened. The early chill passed from the air, a comforting warmth glowed down the trail, the two rain-birds kept whistling to each other their long, persuasive, melancholy call, and the calf stood motionless, waiting, with the patience of the wild, for he knew not what. Then there came a clanking of chains, a trampling of heavy feet, and around the turn appeared the man again, with a pair of big brown horses harnessed to a drag-sled. The calf backed away as the man approached, and watched with dull wonder as the great log was rolled aside and his mother's limp, crushed form was hoisted laboriously upon the sled. This accomplished, the man turned and came to him gently, with hand outstretched. To run away would have been to run away from the shelter of his mother's presence; so, with a snort of apprehension, he submitted to being stroked and rubbed about the ears and neck and throat. The sensation was curiously comforting, and suddenly his fear vanished. With his long, mobile muzzle he began to tug appealingly at a convenient fold of the man's woolen sleeve. Smiling complacently at this sign of confidence, the man left him, and started the team at a slow walk up the trail. With a hoarse bleat of alarm, thinking he was about to be deserted, the calf followed after the sled, his long legs wobbling awkwardly.

From the first moment that she set eyes upon him, shambling awkwardly into the yard at her husband's heels, Jabe Smith's wife was inhospitable toward the ungainly youngling of the wild. She declared that he would take all the milk. And he did. For the next two months she was unable to make any butter, and her opinions on the subject were expressed without reserve. But Jabe was inflexible, in his taciturn, backwoods way, and the calf, till he was old enough to pasture, got all the milk he wanted. He grew and throve so astonishingly that Jabe began to wonder if there was not some mistake in the scheme of things, making cows' milk the proper nutriment for moose calves. By autumn the youngster was so big and sleek that he might almost have passed for a yearling.

Jabe Smith, lumberman, pioneer and guide, loved all animals, even those which in the fierce joy of the hunt he loved to kill. The young moose bull, however, was his peculiar favorite—partly, perhaps, because of Mrs. Smith's relentless hostility to it. And the ungainly youngster repaid his love with a devotion that promised to become embarrassing. All around the farm he was forever at his heels, like a dog; and if, by any chance, he became separated from his idol, he would make for him in a straight line, regardless of currant bushes, bean rows, cabbage patches or clotheslines. This strenuous directness did not further endear him to Mrs. Smith. That good lady used to lie awake at night, angrily devising schemes for getting rid of the "ugly brute." These schemes of vengeance were such a safety-valve to her injured feelings that she would at last make up her mind to content herself with "takin' it out on the hide o' the critter" next day, with a sound hickory stick. When next day came, however, and she went out to milk, the youngster would shamble up to greet her with such amiable trust in his eyes that her wrath would be, for the moment, disarmed, and her fell purpose would fritter out in a futile "Scat, you brute!" Then she would condone her weakness by thinking of what she would do to the animal "some day."

That "some day," as luck would have it, came rather sooner than she expected. From the first, the little moose had evinced a determination to take up his abode in the kitchen, in his dread of being separated from Jabe. Being a just man, Jabe had conceded at once that his wife should have the choosing of her kitchen guests; and, to avoid complications, he had rigged up a hinged bar across the kitchen doorway, so that the door could safely stand open. When the little bull was not at Jabe's heels, and did not know where to find him, his favorite attitude was standing in front of the kitchen door, his long nose thrust in as far as the bar would permit, his long ears waving hopefully, his eyes intently on the mysterious operations of Mrs. Jabe's housework. Though she would not have

acknowledged it for worlds, even to her inmost heart, the good woman took much satisfaction out of that awkward, patient presence in the doorway. When things went wrong with her, in that perverse way so trying to the careful housewife, she could ease her feelings wonderfully by expressing them without reserve to the young moose, who never looked amused or attempted to answer back.

But one day, as it chanced, her feelings claimed a more violent casement — and got it. She was scrubbing the kitchen floor. Just in the doorway stood the scrubbing-pail, full of dirty suds. On a chair close by stood a dish of eggs. The moose calf was nowhere in sight, and the bar was down. Tired and hot, she got up from her aching knees and went over to the stove to see if the pot was boiling, ready to make fresh suds.

At this moment the young bull, who had been searching in vain all over the farm for Jabe, came up to the door with a silent, shambling rush. The bar was down. Surely, then, Jabe was inside! Overjoyed at the opportunity he lurched his long legs over the threshold. Instantly his great, loose hoofs slid on the slippery floor, and he came down sprawling, striking the pail of dirty suds as he fell. With a seething souse the slops went abroad, all over the floor. At the same time the bouncing pail struck the chair, turned it over, and sent the dish of eggs crashing in every direction.

For one second Mrs. Jabe stared rigidly at the mess of eggs, suds and broken china, at the startled calf struggling to his feet. Then, with a hysterical scream, she turned, snatched the boiling pot from the stove, and hurled it blindly at the author of all the mischief.

Happily for the blunderer, Mrs. Jabe's rage was so unbridled that she really tried to hit the object of it. Therefore, she missed. The pot went crashing through the leg of a table and shivered to atoms against the log wall, contributing its full share to the discouraging mess on the floor. But, as it whirled past, a great wedge of the boiling water leaped out over the rim, flew off at a tangent, and caught the floundering calf full in the side, in a long flare down from the tip of the left shoulder. The scalding fluid seemed to cling in the short, fine hair almost like an oil. With a loud bleat of pain the calf shot to his feet and went galloping around the yard. Mrs. Jabe rushed to the door, and stared at him wide-eyed. In a moment her senses came back to her, and she realized what a hideous thing she had done. Next she remembered Jabe — and what he would think of it!

Then, indeed, her conscience awoke in earnest, and a wholesome dread enlivened her remorse. Forgetting altogether the state of her kitchen, she rushed through the slop to the flour-barrel. Flour, she had always heard, was the thing for burns and scalds. The pesky calf should be treated right, if it took the whole barrel. Scooping up an extravagant dishpanful of the white, powdery stuff, and recklessly spilling a lot of it to add to the mixture on the floor, she rushed out into the yard to apply her treatment, and, if possible, poultice her conscience.

With that Indescribable Wildness, Shyness and Roughness Rasping Strangely Through the Note

The young moose, anguished and bewildered, had at last taken refuge in the darkest corner of the stable. As Mrs. Jabe approached with her pan of flour he stood staring and shaking, but made no effort to avoid her, which touched the over-impetuous dame to a fresh pang of penitence. She did not know that the stupid youngster had quite failed to associate her in any way with his suffering. It was only the pot — the big, black thing which had so inexplicably come bounding at him — that he blamed. From Mrs. Jabe's hands he expected some kind of consolation.

In the gloom of the stall Mrs. Jabe could not see the extent of the calf's injury. "Mebbe the water wasn't *quite* bilin'!" she murmured hopefully, coaxing and dragging the youngster forth into the light. The hope, however, proved vain as brief. In a long streak down behind the shoulder the hair was already slipping off.

"Sarved ye right!" she grumbled remorsefully, as with gentle fingers she began sifting the flour up and down over the wound. The light stuff seemed to soothe the anguish for the moment, and the sufferer stood quite still till the scald was thoroughly covered with a tenacious white cake. Then a fresh and fiercer pang seized the wound. With a bleat he tore himself away, and rushed off, tail in air, across the stump-pasture and into the woods.

"Mebbe he won't come back, and then Jabe won't never need to know!" soliloquized Mrs. Jabe, returning to clean up her kitchen.

The sufferer returned, however, early in the afternoon, and was in his customary attitude before the door when Jabe, a little later, came back also. The long white slash down his favorite's side caught the woodsman's eye at once. He looked at it critically, touched the flour with tentative finger-tips, then turned on his wife a look of poignant interrogation. But Mrs. Jabe was ready for him. Her nerve had recovered. The fact that her victim showed no fear of her had gradually reassured her. What Jabe didn't know would never hurt him, she mused.

"Yes, yer pesky brat come stumblin' into the kitchen when the bar was down, a-lookin' for ye. An' he upset the bilin' water I was goin' to scrub with, an' broke the pot. An' I've got to have a new pot right off, Jabe Smith — mind that!"

"Scalded himself pretty bad!" remarked Jabe. "Poor little beggar!"

"I done the best *I* know'd how fer him!" said his wife with an injured air. "Wasted most a quart o' good flour on his worthless hide! Wish't he'd broke his neck 'stead of the only pot I got that's big enough to bile the pig's feed in!"

"Well, you done jest about right, I reckon, Mandy," replied Jabe, ashamed of his suspicions. "I'll go in to the Cross Roads an' git ye a new pot to-morrer, an' some tar for the scald. The tar'll be better'n flour, an' keep the flies off."

"I s'pose some men *ain't* got nothin' better to do than be doctorin' up a fool moose calf!" assented Mrs. Jabe promptly, with a snort of censorious resignation.

Whether because the flour and the tar had virtues, or because the clean flesh of the wild kindreds makes all haste to purge itself of ills, it was not long before the scald was perfectly healed. But the reminder of it remained ineffaceable — a long, white slash down across the brown hide of the young bull, from the tip of the left fore-shoulder.

Throughout the winter the young moose contentedly occupied the cow-stable, with the two cows and the yoke of

(Continued on Page 34)

His Nostrils Sniffing Arrogant Inquiry

WALL-STREET MEN

LITTLE NATURE STUDIES OF BULLS AND BEARS

WHEN Wall Street heard the other day that Henry H. Rogers was in bad shape physically, and was relinquishing his hold on the many interests he has dominated, it asked: "Who will take his place?" Everybody began to wonder and they are still wondering. The head of the Standard Oil will leave a gap that will probably remain long unfilled. To Wall Street and to the rest of the business world Mr. Rogers has been the man who created a new meaning for commercial power and trust supremacy. The sensation, therefore, of not finding him leading the battle will be a new one.

Although the names of William Rockefeller, John D. Archbold and others have been prominently connected with Standard Oil for years, it has been known to those familiar with the inside workings of that trust that the master strategist of them all was Mr. Rogers. On his shoulders fell the leadership dropped by John D. Rockefeller. He has planned every big oil-trust campaign, and he has been the brains and strength of its fighting-line.

Of course, what amounts to his practical retirement from active business has loosed a lot of stories about him; for, unlike some of his colleagues of high finance, he knew when to have the "man of mystery and silence" habit and when not to. One of his boyhood friends was explaining recently that the word Standard had very early significance for Mr. Rogers, because of the fact that the first money he ever earned was made by carrying a newspaper called the New Bedford Standard. New Bedford is located just across the Acushnet River from Fairhaven, Massachusetts, where Mr. Rogers was born and where he has now gone to try to recover his health. By another curious coincidence he was, at an early age, identified with a trust; for he worked in the Union grocery store, which was one of a combine of New England groceries which had a practical monopoly and could, therefore, sell goods at a high price.

Incidentally, it might be remarked that Mr. Rogers has maintained the best traditions of self-made millionaires, for nearly every one of them, from Russell Sage down and including John D. Rockefeller, began business life as a grocery clerk. In fact, no biography of a millionaire is complete without a grocery store. There is a widespread belief that there must have been some germ about that business fifty years ago that started the money itch.

Mr. Rogers has often remarked to his friends that very soon in his career he learned the value of a dollar. "And that's the reason," added some one, "that he has so many now." Perhaps more than any of the so-called money kings did he also realize the value of time. There has long been a tradition at 26 Broadway, the home of Standard Oil, that he was never late at an engagement or forgot one. The elevator starters and operators, they say, used to set their watches by his coming, he was so prompt.

The cardinal business principle of Mr. Rogers' long and strenuous life and of Standard Oil was expressed when he replied to a question about the oil-trust workings: "As the man who sold two-cent cigars at sixty cents apiece in the alkali desert remarked, 'We are not in business for our health.'"

I once heard Mr. Rogers remark: "Business is war, and war is what General Sherman called it."

Yet this grizzled, eagle-eyed monopolist, who has been the storm centre of more financial agitation than any other man perhaps of his time, has a very "human" side. Most of the men of his type usually have, but the public seldom sees it.

The world, for example, knows of the service that Henry Rogers rendered Mark Twain: how he rehabilitated the humorist's business affairs; and it has heard that he has kept vigilant watch over them ever since. But the world, perhaps, does not know that, twice during every week that he has spent in New York for ten years, Mr. Rogers has stopped at Mark Twain's house on Fifth Avenue on his way downtown, to find out how his old friend was. Often Mr. Rogers found relaxation from his multifarious cares in a game of euchre with the creator of Huck Finn. In fact, for years, Mark Twain went up to Mr. Rogers' house one night every week. Often it was Twain's delight to invent new games of cards and try them on Mr. Rogers. Describing these games, Mr. Clemens once said: "And Henry always lost." It was, perhaps, the only game of chance in which Henry *did* lose always.

If you should go into Mr. Rogers' private office on the eleventh floor of the Standard Oil building you would see, hanging over his desk, in a neat wooden frame, a faded yellow report, showing that he had received good marks in the Fairhaven High School. An old lady in Fairhaven once told me: "Henry always ran the class. When the boys had a mimic war he was not only the leading general, but he usually won."

An incident of Mr. Rogers' life at Fairhaven illustrates his methods. He got on the street-car one day and got badly jolted on account of the poor tracks. He complained to the company, but they paid little or no heed to his remonstrance. The next time he came home he bought the road and improved it. "Now I can ride in comfort," he said.

Mr. Rogers has made his summer home for years at Fairhaven in a big, gabled house that overlooks the Acushnet River, where the old hulks of the whalers rot at their moorings. In this house is a large room, fitted up as a nursery, and there the magnate has often romped with his grandchildren. Once a marble bust of Mr. Rogers was placed in this nursery, awaiting final placing in the main hall downstairs. One of his grandchildren rushed into the room and, seeing the bust, exclaimed: "Why, there's grandfather; where's the rest of him?"

"Here," he replied, swinging her in the air. He had hidden himself behind it, expecting just such a surprise.

Ryan and the Reporter

THOMAS F. RYAN, who is the Sphinx of the Street, sometimes has moments which reveal the fact that he does possess the power of speech with interviewers.

Once a raw reporter on one of the best-known New York financial newspapers was sent to get an interview with Mr. Ryan. By circumstances which occur even in the best-regulated financial offices, the boy outside Mr. Ryan's door was asleep at the switch, and the reporter walked right in and found himself standing by Mr. Ryan's desk.

"How did you get in?" asked Mr. Ryan.

"Just walked in."

That seemed to please Mr. Ryan. It was at the close of a busy day, and he felt the need of some relaxation.

"What do you want?" he asked.

"I want to interview you," said the reporter.

"About what?"

"Any old thing."

Mr. Ryan looked at the reporter in an almost kindly way. Then he said: "Young man, you are new at your work, aren't you?"

"My second week."

"Well, let me give you a pointer. Whenever you start out to find anything, know what you want before you start, and know all about it, too."

To a Higher Table

JOHN BARRETT, Chief of the Bureau of American Republics, after various other experiments in diplomacy, came to Washington from Oregon during President Cleveland's second term to get anything he could.

He brought a bunch of Oregon boomers with him and for a time they stayed at the best hotels. The job was slow in coming and they went from cheaper place to cheaper place, like Mark Twain's office-seeker, until they were forced to eat at one of the lunch-places on Pennsylvania Avenue.

One night, while they were at dinner, word came that President Cleveland had decided to appoint Barrett Minister to Siam. Barrett rose from the table and put on his coat.

"Hold on, John," cried one of his companions in misfortune; "where are you going? Aren't you going to finish your dinner?"

"Gentlemen," said Barrett, as he stalked out, "this is no place for the Minister to Siam to dine."

As Harriman Does Things

MORE matter has been written about E. H. Harriman within the past two years than any other American, perhaps, save President Roosevelt. Yet Mr. Harriman has read very little of it. "But you may be sure," remarked one of his friends the other day, "he always reads what Roosevelt has to say about him."

Apropos of this, it is interesting to add that Mr. Harriman has minimized business detail in a remarkable degree. Although he has a big correspondence he sees less than ten per cent. of it. What comes to his desk is boiled down by his secretaries so that it will only require, in many cases, a "Yes" or "No" for answer.

Mr. Harriman uses the telephone whenever he can as a substitute for correspondence. He does this especially since the now famous episode of the "Where do I stand?" letter, the publication of which landed him in a mess with the President and gave him a membership in the Ananias Club.

Silent Speech on the "Curb"

EVERY once in a while some one tries to legislate the "Curb" market out of business, because it makes so much noise. These attempts usually fail, but lately the brokers have taken a precaution to perpetuate their existence by freeing themselves from the charge of being noisy. In other words, they have adopted the deaf mute manual in their business.

Formerly there was a great deal of yelling of prices and calling of sales between the brokers down on the street and the people in the offices overlooking the "Curb." Megaphones were used, and the air was split with noise. Now, if you go down Broad Street, you may see men spelling out quotations and making sales with the finger manual.

GETTING RICH QUICK

By George Randolph Chester

The Unvarnished Story of How it Was Done

V

THE intense democracy of J. Rufus Wallingford could not but charm David Jasper, even though he disapproved of diamond stick-pins and red-leather-padded automobiles as a matter of principle. The way in which the gentleman from Boston acknowledged the introduction, the fine mixture of deference due Mr. Jasper's age and of cordiality due his easily discernible qualities of good-fellowship, would have charmed the heart out of a cabbage.

"Get in, Dave; we want to take you a ride," demanded Mr. Lamb.

David shook his head at the big machine, and laughed.

"I don't carry enough insurance," he objected.

Mr. Wallingford had caught sight of a little bronze button in the lapel of Mr. Jasper's faded and threadbare coat.

"A man who went through the battle of Bull Run ought to face anything," he laughed back.

The shot went home. Mr. Jasper *had* acquitted himself with honor in the battle of Bull Run, and without further ado he got into the invitingly open door of the tonneau, to sink back among the padded cushions with his friend Lamb. As the door slammed shut, Nellie Jasper waved them adieu, and it was fully three minutes after the machine drove away before she began humming about her work. Somehow or other, she did not like to see her father's friend intimately associated with rich people.

They had gone but a couple of blocks, and Mr. Lamb was in the early stages of the enthusiasm attendant upon describing the wonderful events of the past two days, his own share in the invention, and the hundred thousand dollars that it was to make him within the year, when Mr. Wallingford suddenly halted the machine.

"You're not going to get home to dinner, you know, Mr. Jasper," he declared.

"Oh, we have to! This is lodge night, and I'm the patriarch. I haven't missed a night for twenty years, and Eddy, here, has an office, too—his first one. We've got ten candidates to-night."

"I see," said Mr. Wallingford gravely. "It is more or less in the line of a sacred duty. Nevertheless, we will not go home to dinner. I'll get you at the lodge door at half-past eight. Will that be early enough?"

Mr. Jasper put his hands upon his knees and turned to his friend.

"I guess we can work our way in, can't we, Eddy?" he chuckled, and Eddy, with equally simple pleasure, replied that they could.

"Very well. Back to the house, chauffeur." And, in a moment more, they were sailing back to the decrepit little cottage, where Lamb jumped out to carry the news to Ella. She was just coming out of the kitchen door in her sunbonnet to run over to the grocery store as Edward came up the steps. He grabbed her by both shoulders and dragged her out.

"Come on; we're going to take you along!" he threatened, and she did not know why, but, at the touch of his hands, she paled slightly. Her eyes never faltered, however, as she laughed and jerked herself away.

"Not much, you don't! I'm worried enough as it is with father in there—and you, of course."

He told her that they would not be home to supper, and, for a second time, she wistfully saw them driving away in the big red machine. Mr. Wallingford talked with the chauffeur for a few moments and then the machine leaped forward with definiteness.

Once or twice Mr. Wallingford looked back. The two in the tonneau were examining the cloth-topped tacks, and both were talking volubly. Mile after mile they were still at it, and the rich man felt relieved of all responsibility. The less he said in the matter the better. He had learned the invaluable lesson of when not to talk. So far as he was concerned, the Universal Covered Carpet Tack Company was launched, and he was able to turn his attention to the science of running the car, a matter which, by the time they had reached their stopping point, he had picked up to the great admiration of the expert driver. For the last five miles the big man ran the machine himself, with the help of a guiding word or two, and when they finally stopped in front of the one pretentious hotel in the small town they had reached he was so completely absorbed in the new toy that he was actually as nonchalant about the new company as he would have wished to appear. His passengers were surprised when they found that they had come twenty miles, and Mr. Wallingford showed them what a man who knows how to dine can do in a minor hotel. He had everybody busy, from the proprietor down. The snap of his fingers was as potent here as the clarion call of the trumpet in battle, and David Jasper, though he strove to disapprove, after sixty years of somnolence woke up and actually enjoyed pretentious luxury.

There was but five minutes of real business conversation following the meal, but five minutes was enough. David Jasper had called Eddy aside for one brief moment.

"Did he give you any references?" he asked, the habit of caution asserting itself.

"Sure; more than half a dozen of them."

"Have you written to them?"

"I wrote this morning."

"I guess he wouldn't give them to you if he wasn't all right."

"We don't need the references," urged Lamb. "The man himself is reference enough. You see that automobile? He bought it this morning and didn't pay a cent on it. They didn't ask him to."

It was a greater recommendation than if the man had paid cash down for the machine; for credit is mightier than cash, everywhere.

"I think we'll go in," said Dave.

Think he would go in! It was only his conservative way of expressing himself, for he was already in with his whole heart and soul. In the five minutes of conversation between the three that ensued, David Jasper agreed to be one of the original incorporators, to go on the first board of directors, and to provide three other solid men to serve in a like capacity, the preliminary meeting being arranged for the next morning. Mr. Wallingford passed around his black cigars and lit one in huge content as he climbed into the front seat with the chauffeur, to begin his task of urging driver and machine back through the night in the time that he had promised.

That was a wonderful ride to the novices. Nothing but darkness ahead, with a single stream of white light spreading out upon the roadway that, like a fast descending curtain, lowered always before them; a rut here, a rock there, angle, and curve, and dip, and rise, all springing out of the night with startling swiftness, to disappear behind them before they had given even a gasp of comprehension for the possible danger they had confronted but that was now past. Unconsciously they found themselves gripping tightly the sides of the car, and yet, even to the old man, there was a strange sense of exhilaration that made them, after the first breathless five miles, begin to jest in voices loud enough to carry against the wind, to laugh boisterously, and even to sing, by-and-by, a nonsensical song started by Lamb and caught up by Wallingford and joined by the still firm voice of David Jasper. The chauffeur, the while, bent grimly over his wheel, peered with iron-nerved intensity out into that mysterious way where the fatal snag might rise up at any second and smite them into lifeless clay, for they were going at a terrific pace. The hoarse horn kept constantly hooting, and, every now and then, they flashed by trembling horses drawn up at the side of the road and attached to "rigs," the occupants of which appeared only as one or two or three fish-white faces in the one instant that the glow of the headlight gleamed upon them. Once there was a quick swerve out of the road and back into it again, where the rear wheel hovered for a fraction of a second over a steep gully, and not until they had passed on did the realization come to them that there had been one horse that had refused, either through stubbornness or fright, to get out of the road fast enough. But what is a danger past when a myriad lie before, and what are dangers ahead when a myriad have been passed safely by? The exhilaration became almost an intoxication, for, in spite of those few moments when mirth and gayety were checked by that sudden throb of what might have been, the songs burst forth again as soon as a level track stretched ahead once more.

"Five minutes before the time I promised you!" exclaimed Mr. Wallingford in jovial triumph, jumping from his seat and opening the door of the tonneau for his passengers just in front of the stairway that led to their lodge-rooms.

They climbed out, stiff and breathless and still tingling with the inexplicable thrill of it all.

"Eleven o'clock in the morning, remember, at Carwin's," he reminded them as they left him, and afterward they wondered why such a simple exertion as the climbing of one pair of stairs should make their hearts beat so high and their breath come so deep and harsh. It would have been curious, later that night, to see Edward Lamb buying a quart of champagne for his friends, and protesting that it was not cold enough!

Mr. Wallingford stepped back to the chauffeur.

"What's your first name?" he inquired.

"Frank, sir."

"Well, Frank, when you go back to the shop you tell them that you're to drive my machine hereafter when I call for it, and when I get settled down here I want you to work for me. Drive back to the hotel and wait."

Before climbing into the luxury of the tonneau he handed the chauffeur a five-dollar bill.

"All right, sir," said Frank.

At the hotel, the man of means walked up to the clerk and opened his pocketbook.

"I have a little more cash than I care to carry around. Just put this to my credit, will you?" and he counted out nine one-hundred-dollar bills.

As he turned away the clerk permitted himself that faint trace of a smile once more. His confidence was justified. He had known that somebody would pay Mr. Wallingford's acrobatic bill. His interesting guest strode out to the big red automobile. The chauffeur was out in a second and had the tonneau open before the doorman of the hotel could perform the duty.

"Now, show us the town," said Mr. Wallingford as the door closed upon him, and when he came in late that night his eyes were red and his speech was thick; but there were plenty of eager hands to see safely to bed the prince who had landed in their midst with less than a hundred dollars in his possession.

He was up bright and vigorous the next morning, however. A cold bath, a hearty breakfast in his room, a half-hour with the barber and a spin in the automobile made him elastic and bounding again, so that at eleven o'clock he was easily the freshest man among the six who gathered in Mr. Carwin's office. The incorporators noted with admiration, which with wiser men might have turned to suspicion, that Mr. Wallingford was better posted on corporation law than Mr. Carwin himself, and that he engineered the preliminary proceedings through in a jiffy. With the exception of Lamb, they were all men past forty, and not one of them had known experience of this nature. They had been engaged in minor occupations or in minor business throughout their lives, and had gathered their few thousands together dollar by dollar. To them this new realm that was opened up was a fairyland, and the simple trick of watering stock that had been carefully explained to them, one by one, pleased them as no toy ever pleased a child. They had heard of such things as being vague and mysterious operations in the realms of finance and had condemned them, taking their tone from the columns of editorials they had read upon such practices; but, now that they were themselves to reap the fruits of it, they looked through different spectacles. It was a just proceeding which this genius of commerce proposed, and they who stood the first brunt of launching the ship were entitled to greater rewards than they who came in upon an assured certainty of profits, waiting only for the golden cargo to be unloaded.

As a sort of sealing of their compact and to show that this was to be a corporation upon a friendly basis rather than a cold, grasping business proposition, Mr. Wallingford took them all over to a simple lunch in a private dining-room at his hotel. He was careful not to make it too elaborate, but careful, too, that the luncheon should be notable, and they all went away talking about him: what a wonderful man he was, what a wonderful business proposition he had permitted them to enter upon, what wonderful resources he must have at his command, what wonderful genius was his in manipulation, in invention, in every way.

There was a week now in which to act, and Mr. Wallingford wasted no time. He picked out his house in the exclusive part of Gildendale, and when it came to paying the thousand dollars down, Mr. Wallingford quietly made out a sixty-day note for the amount.

"I beg your pardon," hesitated the agent; "the first payment is supposed to be in cash."

"Oh, I know it is supposed to be," laughed Mr. Wallingford, "but we understand how these things are. I guess the house itself will secure this note for that length of time. I am going to be under pretty heavy expense in fitting up the place, and a man with any regard for the earning power of money does not keep much cash lying loose. Do you want this note or not?" and his final tone was peremptory.

"Oh, why, certainly; that's all right," said the agent, and took it.

Upon the court records appeared the sale, but even before it was so entered a firm of decorators and furnishers had been given carte blanche, following, however, certain artistic requirements of Mr. Wallingford himself. The result that they produced within the three days that he gave them was marvelous; somewhat too garish, perhaps, for people of good taste, but impressive in every detail, and for all this he paid not one penny in cash. He was accredited with being the owner of a house in the exclusive suburb, Gildendale. On that accrediting the furnishing was done, on that accrediting he stocked his pantry shelves, his refrigerator, his wine cellar, his coal-bins, his humidors, and had started a tailor to work upon half a dozen suits, among them an automobile costume. He had a modest entourage of two servants and a chauffeur by the time his wife arrived, and on the day the final organization of the one-thousand-dollar company was effected he gave a housewarming for his associates of the Universal Covered Carpet Tack Company. Where Mr. Wallingford had charmed, Mrs. Wallingford fascinated, and the five men went home that night richer than they had ever dreamed of being.

VI

THE first stockholders' meeting of the Tack Company was a cheerful affair, held around a table that was within an hour or so to have a cloth; for whenever J. Rufus Wallingford did business he must, perforce, eat and drink, and all who did business with him must do the same. The stockholders, being all present, elected their officers and their board of directors: Mr. Wallingford, president; Mr. Lamb, secretary; Mr. Jasper, treasurer; and Mr. Lewis, David Jasper's nearest friend, vice-president, these four and one more also constituting the board of directors. Immediately after, they voted an increase of capitalization to one hundred thousand dollars, and then adjourned.

The president, during the luncheon, made them a little speech in which he held before them constantly a tack with a crimson top glued upon a corrugated surface, and alluded to the invaluable services their young friend, Edward Lamb, had rendered to the completion of the company's now perfect and flawless article of manufacture. He explained to them in detail the bigness of the Eureka Tack Manufacturing Company, its enormous undivided profits, its tremendous yearly dividends, the fabulous price at which its stock was quoted, with none for sale; and all this gigantic business built upon a simple tack!—Gentlemen, not nearly, not *nearly* so attractive and so profitable an article of commerce as this simple little convenience held before them. The gentlemen were to be congratulated upon a bigger and brighter and better fortune than had ever come to them; they were all to be congratulated upon having met each other, and since they had been kind enough, since they had been trusting enough, to give him their confidence with but little question, Mr. Wallingford felt it his duty to reassure them, even though they needed no reassurance, that he was what he was, and he called upon his friend and their secretary, Mr. Lamb, to read to them the few letters that he understood had been received from the Mexican and Rio Grande Rubber Company, the St. John's Blood Orange Plantation Company, the Los Pocos Lead Development Company, the Sierra Cinnabar Grant, and others.

Mr. Lamb—Secretary Lamb, if you please—arose in self-conscious dignity, which he strove to taper off into graceful ease.

"It is hardly worth while reading more than one, for they're all alike," he stated jovially, "and if anybody questions our president, send him to his friend Eddy!" Whereupon he read the letters.

According to them, Mr. Wallingford was a gentleman of the highest integrity; he was a man of unimpeachable character, morally and financially; he was a genius of commerce; he had been sought, for his advice and for the tower of strength that his name had become, by all the money kings of Boston; he was, in a word, the greatest boon that had ever descended upon any city, and the gentlemen who were fortunate enough to be associated with him in any business enterprise that he might back or vouch for could count themselves indeed most fortunate. The letters were passed around. Some of them had embossed heads; most of them were, at least, engraved, some of them were printed in two or three rich colors; some had beautifully tinted pictures of vast Mexican estates, and Florida plantations, and Nevada mining ranges. They were impressive, those letterheads, and when, after passing the round of the table, they were returned to Mr. Lamb, who folded them up and put them carefully back in his pocketbook, four pairs of eyes followed them as greedily as if those eyes had been resting upon actual money.

In the ensuing week the committee on factories, consisting of Mr. Wallingford, Mr. Lamb and Mr. Jasper, honked, and inspected and lunched until they found a small place which would "do for the first year's business," and within two days the factory was cleaned and the office most sumptuously furnished; then Mr. Wallingford, having provided work for the secretary, began to attend to his purely personal affairs, one of which was the private consulting of the patent attorney. Upon his first visit Mr. Christopher met him with a dejected air.

"I find four different interferences against your application," he dolefully stated, "and they cover the ground very completely."

"Get me a patent," directed Mr. Wallingford shortly.

Mr. Christopher hesitated. Not only his working-jacket was out at the elbows, but his street-coat was shiny at the seams.

"I am bound to tell you," he confessed, after quite a struggle, "that, while I *might* get you some sort of a patent, it would not hold water."

"I don't care if it wouldn't hold pebbles or even brickbats," retorted Mr. Wallingford. "I'm not particular about the mesh of it. Just you get me a patent—any sort of a patent, so it has got a seal and a ribbon on it. I believe it is part of your professional ethics, Mr. Christopher, to do no particular amount of talking except to your clients.

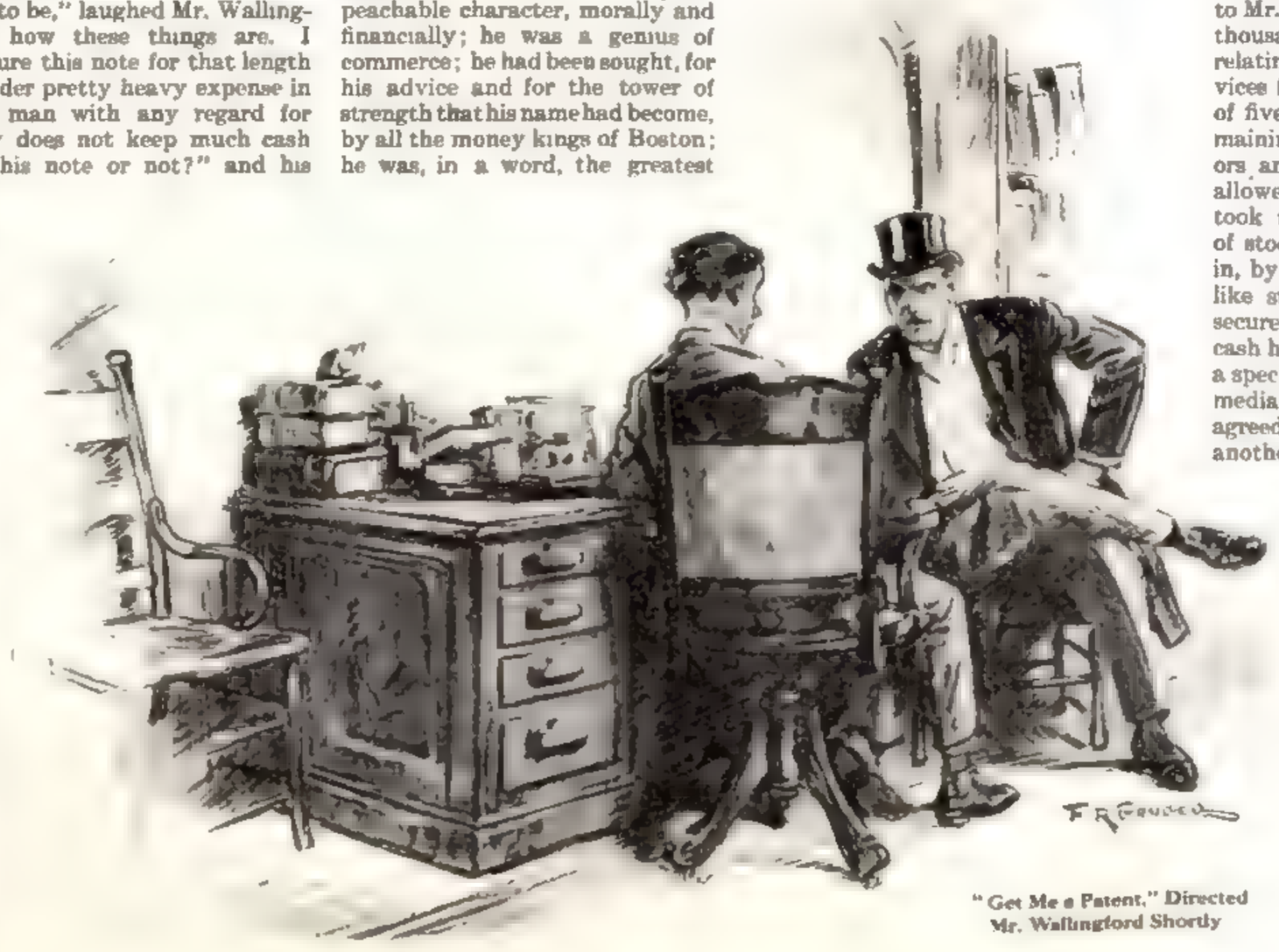
"Well, yes, sir," admitted Mr. Christopher.

"Very well, then; I am the only client you know in this case, and I say—get a patent! After all, a patent isn't worth as much as a dollar at the Waldorf, except to form the basis of a lawsuit," whereat Mr. Christopher saw a great white light and his conscience ceased to bother him.

VII

AT THE second meeting of the board of directors the secretary was able to lay before them the august permission of the State to issue one hundred thousand dollars of stock in the new corporation. In fact, the secretary was able to show them a book of especially-printed stock certificates, and a corporate seal had been made. Their own seal! Each man tried it with awe and pride. This also was a cheerful board meeting, wherein the directors, as one man, knowing beforehand what they were to do, voted to Mr. Wallingford and Mr. Lamb sixty thousand dollars in stock for all patents relating to covered carpet tacks or devices for making the same, for a period of five years to come. The three remaining members of the board of directors and the one stockholder who was allowed to be present by courtesy, then took up five thousand dollars' worth of stock each and guaranteed to bring in, by the end of the week, four more like subscriptions, two of which they secured; and, thirty thousand dollars of cash having been put into the treasury, a special stockholders' meeting was immediately called. When this met it was agreed that they should incorporate another company under the name of the Universal Covered Tack Company, dropping the word "Carpet," with an authorized capital of three hundred thousand dollars, two hundred thousand of which was already subscribed.

It took but a little over a month to organize this new company, which bought out the old company for the consideration of two hundred thousand dollars, payable in stock of the new company. With great glee the new stockholders bought from themselves, as old stockholders, the old



"Get Me a Patent," Directed Mr. Wallingford Shortly

company at this valuation, each man receiving two shares of one hundred dollars' face value for each one hundred dollars' worth of stock that he had held before. It was their very first transaction in water, and the delight that it gave them one and all knew no bounds; they had doubled their money in one day! But their elation was not half the elation of J. Rufus Wallingford, for in his possession he had ninety thousand dollars' worth, par value, of stock, the legitimacy of which no one could question, and the market value of which could be to himself whatever his glib tongue had the opportunity to make it. In addition to the nine hundred shares of stock, he had a ten-thousand-dollar house, a five-thousand-dollar automobile and unlimited credit; and this was the man who had landed in the city but two brief months before with no credit in any known spot upon the globe and with less than one hundred dollars in his pocket!

It is a singular commentary upon the honesty of American business methods that so much is done on pure faith. The standing of J. Rufus Wallingford was established beyond question. Aside from the perfunctory inquiries that Edward Lamb had made, no one ever took the trouble to question into the promoter's past record. So far as local merchants were concerned, these did not care; for did not J. Rufus own his own finely-appointed house in Gildendale, and did he not appear before them daily in a fine new automobile? This and the mere fact that he established credit with one merchant and referred the next one to him, referred the third to the second, and the fourth to the third, were ample. If merchant number four took the trouble to inquire of merchant number three, he was told: "Yes, we have Mr. Wallingford on our books, and consider him good." Consequently, Mrs. Wallingford was able to go to any establishment, in her own little runabout that J. Rufus got her presently, and order what she would; and she took ample advantage of the opportunity. She, like J. Rufus, was one of those rare beings of earth for whom earth's most prized treasures are delved, and wrought, and woven, and sewed; for transcendent beauty demands ever more beauty for its adornment. In all the city there was nothing too good for either of them, and they got it without money and without price. The provider of all this made no move toward paying even a retainer upon his automobile, for instance; but, when the subtle intuition within him warned that the dealer would make a demand presently, he calmly went in and selected the neat little runabout for his wife and had it added to his bill. After he had seen the runabout glide away, the dealer was a little aghast at himself. He had firmly intended, the next time he saw Mr. Wallingford, to insist upon a payment. In place of that, he had only jeopardized two thousand dollars more, and all that he had to show for it were half a dozen covered tacks which J. Rufus had left him to ponder upon. In the mean time, Lamb's loan of one thousand had been increased, upon plausible pretext, to two thousand.

There began now busy days at the factory. In the third floor of their building a machine-shop was installed. Three thousand dollars went there. Outside, in a large experimental shop, work was being rapidly pushed on machinery which would make tacks with cross-corrugated heads. Mr. Wallingford had secretly secured drawings of tack machinery, and he devised slight changes that would evade the patents, adding dies that would make the roughened tops. A final day came when, set up in their shop, the first faulty machine pounded out tacks ready for later covering, and every stockholder who had been called in to witness the working of the miracle went away profoundly convinced that fortune was just within his reach.

They had their first patent granted now, and the sight of it, on stiff parchment, with its bit of bright ribbon, was like a glimpse at dividends. It was right at this time, however, that one cat was let out of the bag. The information came first to Edward Lamb, through the inquiries of a commercial rating company, that their Boston capitalist was a whited sepulchre, so far as capital went. He had not a cent. The secretary, in the privacy of their office, put the matter to him squarely, and he admitted it cheerfully. He was glad that the exposé had come—it suited his present course, and he would have brought it about himself before long.

"Who said I had money?" he demanded. "I never said so."

"Well, but the way you live," objected Lamb.

"I have always lived that way, and I always shall. Not only is it a fact that I have no money, but I have got to have some right away."

"I haven't any more to lend."

"No, Eddy, I'm not saying that you have. I am merely stating that I have to have some. I am being bothered by people who want money, and I cannot work on the covering machine until I get it," and Mr. Wallingford coolly telephoned for his big automobile to be brought around.

They sat silently in the office for the next five minutes, while Lamb slowly appreciated the position they were in. If J. Rufus should "lay down on them" before the covering machine was perfected they were in a bad case. They had already spent over twenty thousand dollars in equipping their office, their machine-shop, and perfecting their stamping machine, and time was flying.

"You might sell a little of your stock," suggested Lamb. "We have an agreement between us to hold control."

The First Faulty Machine Pounded Out Tacks

"But you can still sell a little of yours, and stay within that amount. I'm not selling any of mine."

Mr. Wallingford drew from his pocket a hundred-share stock certificate.

"I have already sold some. Make fifty shares of this out to L. W. Ramsay, twenty-five to E. H. Wyman, and the other twenty-five to C. D. Wyman."

Ramsay and the Wyman Brothers! Ramsay was the automobile dealer; Wyman Brothers were Wallingford's tailors.

"So much? Why didn't you sell them, at least part, from our extra treasury stock? There is twenty thousand there, replacing the ten thousand of the old company."

"Why didn't I? I needed the money. I got twenty-five hundred cash from Ramsay, and let him put twenty-five on account. I agreed to take one thousand in trade from Wyman Brothers, and got four thousand cash there."

The younger man looked at him angrily.

"Look here, Wallingford; you're hitting it up rather strong, ain't you? This makes six thousand five hundred, besides two thousand you borrowed from me, that you have spent in three months. You have squandered money since you came here at the rate of three thousand a month, besides all the bills I know you owe, and still you are broke. How is it possible?"

"That's my business," retorted Wallingford, and his face reddened with stubborn anger. "We're not going to discuss that. The point is that I need money and must have it."

The automobile drew up at the door, and J. Rufus, who was in his automobile suit, put on his cap and riding-coat.

"Where are you going?"

"Over to Rayling."

Lamb frowned. Rayling was sixty miles away.

"And you will not be back until midnight, I suppose."

"Hardly."

"Why, confound it, man, you can't go!" exclaimed Lamb. "They're waiting for you now over at the machine-shop for further instructions on the covering machine."

"They'll have to wait!" announced J. Rufus, and stalked out of the door.

The thing had been deliberately followed up. Mr. Wallingford had come to the point where he wished his flock to know that he had no financial resources whatever, and that they would have to support him. It was the first time that he had departed from his suavity, and he left Lamb in a panic. He had been gone scarcely more than an hour when David Jasper came in.

"Where is Wallingford?" he asked.

"Gone out for an automobile trip."

"When will he be back?"

"Not to-day."

Jasper's face was white, but the flush of slow anger was creeping upon his cheeks.

"Well, he ought to be; his note is due."

"What note?" inquired Lamb, startled.

"His note for a thousand dollars that I went security on."

"You might just as well renew it, or pay it. I had to renew mine," said Lamb. "Dave, the man is a four-flusher, without a cent to fall back on. I just found it out this morning. Why didn't you tell me that he was borrowing money of you?"

"Why didn't you tell me he was borrowing money of you?" retorted his friend.

They looked at each other hotly for a moment and then both laughed. The big man was too much for them to comprehend.

"We are both cutting our eyeteeth," Lamb decided. "I wonder how many more he's borrowed money from."

"Lewis, for one. He got fifteen hundred from him. Lewis told me this morning, up at Kriegler's."

Lamb began figuring. To the eight thousand five hundred of which he already knew, here was twenty-five hundred more to be added—eleven thousand dollars that the man had spent in three months! Some bills, of course, he had paid, but the rest of it had gone as the wind blew. It seemed impossible that a man could spend money at the rate of one hundred and twenty-five dollars a day, but this one had done it, and that at first was the point which held them aghast, to the forgetting of their own share in it. They could not begin to understand it until Lamb recalled one incident that had impressed him. Wallingford had taken his wife and two friends to the opera one night. They had engaged a private dining-room at the hotel, indulging in a dinner that, with flowers and wines, had cost over a hundred dollars. Their seats had cost fifty. There had been a supper afterward where the wine flowed until long past midnight. Altogether, that evening alone had cost not less than three hundred dollars—and the man lived at that gait all the time! In his home, even when himself and wife were alone, seven-course dinners were served. Huge fowls were carved for but the choicest slices, were sent away from the table and never came back again in any form. Expensive wines were opened and left uncorked after two glasses, because some whim had led these two to prefer some other brand.

Lamb looked up from his figuring with an expression so troubled that his older friend, groping as men will do for cheering words, hit upon the idea that restored them both to their equilibrium.

"After all," suggested Jasper, "it's none of our business. The company is all right."

"That's so," agreed Lamb, recovering his enthusiasm in a bound. "The tack itself can't be beat, and we are making progress toward getting on the market. Suppose the man were to sell all his stock. It wouldn't make any difference, so long as he finishes that one machine for covering the tack."

"He's a liar!" suddenly burst out David Jasper. "I wish he had his machinery done and was away from us. I can't sleep well when I do business with a liar."

"We don't want to get rid of him yet," Lamb reminded him, "and, in the mean time, I suppose he will have to have

(Continued on Page 35)

THE WORKINGMAN'S WIFE

The Woman on a Farm

By Martha S. Bensley

ALL classes of workingmen's wives are economically important, because they spend their husbands' incomes. From the nature of their husbands' work, the wives of the garment-workers, the miners, the steel-workers, the mill hands, and men in a thousand occupations, must live in towns or cities. But the farmer's wife, who is the most important of all, if only from the standpoint of numbers, must live perforce in the country. And this country wife is the greatest consumer in the world, for there are ten million of her; she outnumbers the city wife two to one. In central Illinois I visited one of these ten million, a placid, middle-aged woman, who sat sewing on the veranda of a farmhouse, and who, as she rocked, was very ready to talk with me.

"No, indeed, this farm don't belong to me," said Mrs. Pierce. "My daughter's husband owns it. I wouldn't live on a farm if I could help it. You see, I was born on one up in New Hampshire, and I had enough lonesomeness and hard work when I was a girl to last me all my life! But I didn't half realize how bad it was till I'd been to visit some cousins of my father's down in Philadelphia, and seen how city women live. There wasn't any hired men for them to cook for; and, anyway, they could have got bread and a lot of other things ready made. They didn't have to grow round-shouldered over the tub; they could have the wash done to a laundry. And there was lots of things to do—picture-galleries, and lectures, and plays. Then there was always somebody besides your own family to speak to, and you didn't have to keep talking about the same things everlastingly, because new things kept happening."

The Trolley as a Brougham

MRS. PIERCE stopped to select another shade of floss for the leaf she was embroidering.

"Well, I tell you, when I went back to New Hampshire, it seemed as if I couldn't stand it," she continued. "All that hard work, and never seeing anybody, was worse than ever. And I'd found out that women didn't have to stand it, either—not if they had any gumption. So I just told Pa that I was going to the city to teach school or something. He didn't like it much, but he gave me two hundred dollars, and I went out to Detroit, where we had some second cousins. I learned telegraphing instead of teaching school and then I got acquainted with Mr. Pierce—he was a telegraph operator—and we was married.

"What say? Oh, yes, I had three sisters. Alice, the one my daughter's named for, married the Presbyterian minister; Florence married a man that kept a dry-goods store in Tonawanda; and Jane, she stopped teaching and went back home when father died and never got married at all. No, there didn't any of us marry on to farms. We had chances—I know James Harding, that bought the old Arnold place, would have been glad to have had me—but we girls knew too much about it.

"And now here's my daughter Alice, that's had city advantages, goes and gets married to a farmer the first thing! That the telephone ringing? Excuse me a minute; Alice is at the meeting of her club at Galesburg, and I have to 'tend it."

While Mrs. Pierce was in the house, I looked at the telephone wires which etched the sky; heard the clang of the bell as the electric car crossed the road below the line of maples; saw the rural free delivery box by the gate, and realized that the loneliness and hard, monotonous work which had driven Mrs. Pierce to the city must have been largely eliminated from farm life in this district.

"It's just her friend, Mrs. Masters," said Mrs. Pierce, returning. "She wants Alice and George to come to dinner to-morrow. She lives ten miles over Elgin way, but the trolley goes right past the door, so I don't see but what they can go. Oh, yes, Alice takes things easy. She don't work like I did when I was a girl. But the country's the country to me, just the same. Why do I live here? Why, where would I stay? Mr. Pierce and me never saved anything, living's so high in the city. But I often tell Alice that, if anything was to happen to George, she could rent the farm for enough to live on."

Needlework on a Ranch

A GENERATION ago there were thousands of women who, like Mrs. Pierce, fled from the excessive work and the isolation of farm life. To-day, there are thousands who, like her daughter Alice, realize that the first lien on one hundred and sixty acres of land, and a pair of strong arms to work it, is a better assurance of comfort than the marriage-right, or a position in a dry-goods store, or the old-age pension of a teacher. And they are discovering, moreover, that this security can be combined with many of the comforts of the city in the way of easy social intercourse and the lighter home work which comes through the use of factory products.

But as these farm conditions have not arrived everywhere, so the American farmer's wife is not a homogeneous species. She is to be found in all the stages of civilization which have existed since agriculture began, and the modern woman under hardship is in far worse case than she of a generation back, because she is used to luxuries and companionship, at least through hearsay, and cannot feel as though these things had never been.

Out on the edge of Dakota I met a woman of the same class as Alice. She was freed from the primitive burden of excessive work, but the pioneer isolation was weighing heavily upon her. She was the wife of a tenant farmer on an estate stretching fifteen miles in a single direction—a cattle ranch in process of becoming a farm.

The first time I met Mrs. Green, and the last time, and all the times in between, she was busy with the needle, not because it was necessary for her to sew, or that she had any special fondness for it, but because it served to fill in the hours. Her baby wriggled and kicked placidly, or napped in the cradle beside her; but little Jessie was a good child and did not require much attention. Beyond the three meals a day cooked for her hearty husband—whose digestive apparatus was master of any substance which could pass his teeth—and the making of her own clothes and those of her child, she had few duties. So she embroidered towels and doilies and centrepieces, made sachet-bags for her bureau drawers and lace collars for her friends, as she sat by the window, with the rolling prairies swinging away to the horizon.

At home there was nothing new to see, nothing new to do. As there was no trolley within many miles, and as she could rarely have a horse to drive, and as she could not leave little Jessie, most of her time was spent in the house. They had a library and took a fair proportion of the magazines, and she read occasionally, but she was not book-hungry.

She had lived in Aurora, Illinois, and spent a happy girlhood in a dancing, care-free set; and had taught one year in a country school before her marriage. But now there was no possibility of her going to club meetings, as Alice could; no chance to dine with her friends, because all her neighbors were German and Swedish peasant women, with whom she had little in common; there was no telephone by which she could be invited from a distance, and no trolley to make the acceptance of such an invitation possible, even if it were received. And there was already a mental flatness in Mrs. Green, an unreadiness to take in new ideas, a mental torpor bred of starvation. The social denials of this life were stultifying her mind; its conditions pressed on her brain like a tightening of the skull; its vacancies and monotonies destroyed her thoughts; and it was the pain of approaching melancholia which she tried to deaden with the narcotic of embroidered roses, and the opiate of Battenberg centrepieces.

"Frank's always so good to me," said Mrs. Green, as I left her at the door, "but sometimes, you know—sometimes there isn't much for us to talk about. He knows everything that I know, and I know everything that he knows. So we don't talk much, and it's a little dull."

Pioneer conditions such as are crushing Mrs. Green are not found in a newly settled country only. They may be

By the Window, with the Prairies Swinging Away to the Horizon

encountered in a spot from which civilization is surging away. Isolation may descend upon a community and in half a generation drive it back a century. And such isolation is a more deadly thing than the primeval sort, because it leaves behind it the memory of other things, as the swine of Circe still remembered that they once were men.

For instance, the New England hill farms, which were settled very early in our history, have been left in a backward, circling eddy as civilization flowed by. The coach roads, which once sent branches up into the hills, are gone, and the trolley lines which have taken their place in the valleys do not spur out among the hills because that would not pay. So the women of the hill farms are dropped into practical isolation, and their intellectual life is vanishing in a sort of dry-rot.

From a Farmhouse Window

THE Cutlers, a farmer's widow and her unmarried daughter, are examples of people who have been back-eddied by the stream of progress. They have not lost anything except motion; nothing has been taken away except the ability to proceed. Their land is at all the angles ever defined in geometry, and even sheep must have sharp noses to get grass from the narrow, interstone spaces. The place brings them in little or nothing, and it is only because the children who are out in the world send them money that they are not in want.

Since nothing new is coming into their lives, these women have developed a devouring interest in the small affairs of their neighbors and in all the little things concerning them—clothes, manners and religion. In their parlor is a chair placed with no apparent relation to anything, either æsthetic or utilitarian. But when you sit in it you find that it is a coign of vantage from which you can see out through the two front windows into the main road; out through the side windows toward Mrs. Marrow's place; out through the front door toward St. Helena, and again through the dining-room door, which is always carefully open, to the fields stretching down to the creek. The whole doings of the region are under the eyes of whoever sits in that chair. But outsiders rarely have this opportunity—it is so seldom vacant. I was calling there one day when Mrs. Cutler occupied the favored spot.

"Lucindy," said she, "is that Bessie Pollock goin' up the road?"

"No, ma," replied Lucindy. "Bessie ain't got no dress like that."

"Why, Lucindy Cutler, she has, too! That's the one she got down to St. Helena three years ago, an' I guess it's been hangin' up in her closet ever since, though she ain't wore it none. She's made it over entirely different, of course; but I'd know that shade o' blue anywhere. Bessie Pollock always was handy with her needle."

"Yes, I remember your Uncle Roger," Mrs. Cutler continued, when the identity of Bessie Pollock had been established. "He was a smart boy. You say he went to Chicago and got married? Yes? And he ain't dead? Why, Roger must be sixty if he's a day. Still strong and able to work, you say? Why, he's a old man. How's his wife? I suppose she's pretty feeble by now. Is her mind clear? Well, now, I ain't sixty yet—only fifty-seven—and I ain't got half the head I did have. I don't *sense* things like I did. But, I suppose, it's only to be expected that I'd be failin' some."

It seemed an embarrassing thing either to acquiesce or contradict a statement of this kind. But I was saved from answering by the appearance of a cloud of yellow dust coming slowly down the road, for Mrs. Cutler excused herself and lagged down to the fence to ask news of the man in the centre of it.

"So you didn't stay in Colton yesterday?"

"No!—no—Whoa!—I thought it'd rain; but, I guess, I was mistaken."

"Did you see Louisy Jessup's sister?"

"Yes, I seen her. She's lookin' sort o' peaked, too."

"Does she hear from her brother?"

"I presume so. I heard there was a telegraph message for old Miss Howard. She ain't sent down to get it, though. It come last Tuesday. I guess it's from that niece o' hers in Binghamton."

"Well!"

"Yes'm—well, good-day! Giddap!"

The yellow cloud rose again around the horse's feet and Mrs. Cutler climbed up to her observatory, the one social event of the week being over.

"So you come on those steam cars?" Miss Lucindy queried when her mother had settled herself. "All the way from Chicago? I ain't never rid on them. They must go as fast as that," waving her hand through the air. "I don't *hold* with 'em. Somebody is always a-gettin' kilt."

I looked at her dumfounded. She had soft, gray eyes with what should have been a glint of humor in them; sensitive lip-curves which betokened the possession of ancestors, and the ample forehead which had grown in her forebears through a steadily developing mentality. But, in her, the glint of humor was only a reminiscence; the clear-cut lips hung with meaningless limpness, and the domed forehead showed only defeated possibilities. Her race had been of use to the community in the past, but it had evidently little present or future value.

I wondered how long this narrowing of life had been going on. Conversationally I snatched up the Cutlers and leaped back to the Civil War. The mother landed on her feet at once. This was a subject in which she was well informed and vitally interested. I led her and her daughter gently forward, step by step, and they followed docilely until we emerged on this side of the war with Spain, when we fell into a verbal fog through which they were unable to follow my little will-o'-the-wisp. Said I to Lucindy:

"Do you think that Standard Oil will be affected by the trust legislation?"

An expression of utter and complete blankness overspread her countenance, as she replied uncomprehendingly:

"I presume so."

My recoil from this took me across the ocean. "King Leopold seems to be getting into trouble in the Congo Free State," I ventured.

"You don't say?" she inquired courteously.

"Well," thought I to myself, "there is no reason why she should know anything about Africa," and I returned to America with: "They say that the Japanese are very anxious to get into the San Francisco schools."

"I want to know!" she exclaimed.

"Lucindy, Is that Bessie Pollock Goin' Up the Road?"

Judging from the point at which their knowledge of the outside world had ceased, the Cutler family had been dying mentally for about ten years. The ebb-tide solitude has closed about them and they will never have the strength to break through, unless the vivifying world steps in and holds out with steel and iron fingers the things which make life possible to American women. For it is not hard work, but loneliness, that is reducing Mrs. Cutler and her daughter to the level of the cow.

The lives of Jessie Green and the Cutlers are tragedies, but not of the extreme sort, unless deterioration is as tragic as entire crushing out. But the acute tragedy among farmers' wives is common enough wherever the conditions are right to produce it.

Isolated women like Jessie Green and Mrs. Cutler are the natural prey of the man who sells "wildcat" securities. They live in two worlds—one of grinding reality, the other made of the dreams of their fancies and fed on tales of unhappy love, war and intrigue. One life seems to them all gray, the other all rose; and the bridge between them is built of gold. This is a long bridge, not to be built out of the savings from wheat and corn. If they depend on these, they will live always in the gray. But what if their small savings could be stretched into this golden bridge? There comes the man with the mining stock, or the salt well, or the new invention—the man with any scheme, new or old, by which little may be made to seem much, and the mirage of the golden bridge appears in the sky. I am told that the chief market for these "wildcat" securities has been among farmers' wives, and who has not seen among his aunt's papers or in his uncle's safe beautiful embossed certificates of stock of less value than the gold upon their seals? For what should these isolated women know of financial conditions? So, when the agent goes, he takes with him the savings of Frank Green, and of the Cutlers. These women are pushed deeper into their quicksand by every ignorant effort they make to pull themselves out.

Clothes, Houses, Manners and Society

THE better material conditions and the broadening social interests which must come to all these women before they can be of value to the country appear first in external things, like clothes and houses, and in the acquisition of "manners" and attempts at "society." This is a necessary stage in civilization, but superficially it seems pitiable as well as amusing. When Paris decrees full sleeves the Greenville imitation droops at the wrong place and is, somehow, too large or too small. When the pompadour is "in," the coiffures of the country girls are carefully made to specifications without regard to the individuality of the wearers. Because a pretty New York woman visiting in a Pennsylvania farming town wore a bow of crimson silk catching up the shoulder of her muslin gown, twenty-three of the thirty-two girls in the village displayed a ribbon bow on the left shoulder, and I saw one in particular beribboned to the extent of some half a bushel of red loops and ends.

I spent a recent summer with the Downers, a family in this stage of transition to wider interests, on their Michigan fruit farm. Mr. Downer was a broad-shouldered gentleman, who berated his team in a voice to rouse the cattle upon a thousand hills. It was his idea that, if shirt-sleeves were good enough to work in, they were good enough to eat in, and the same theory applied to cowhide boots. His wife still understood culture to be a species of veneer, and they had a new house, designed after a picture in a magazine, which was typical of her ideas.

But, although Mr. Downer was prosperous, although he and his son and the hired man plowed and cultivated and picked their way down interminable rows of raspberry bushes that vanished into loaded peach orchards at the end; although they had a new and striking house backed by large, yellow barns, and a servant in the kitchen; although the daughter had spent two years in a Grand Rapids school—still, the house was not all paid for and the crops for that year were not sold. Mrs. Downer had taken me to board to "help out," and her daughter had to do part of the housework.

If I had been a gray-haired grandmother my reception might have been different. As it was, Mrs. Downer felt that I was a guest requiring to be entertained, while her daughter condescended to me as from a mountaintop lest I, who lived in the city and could be a boarder, should presume to consider her an inferior. Consequently, when it was Jane's duty to play waitress she put the dishes before me with the general effect of shuffling a pack of cards, and I grew agile in catching my plate as it whirled past me on its way to the floor.

In view of this attitude, I have never understood why she encouraged her mother to give a party in my honor. It was to be a card party, with refreshments, and all the available young people in the neighborhood were bidden. Over the exercises of that evening Miss Downer presided by main force. The business of entertaining was a serious one to her—only surpassed by the solemnity of being entertained. As guests we were directly responsible to her for the performance of our social duties. When the young farmers appeared in their best store suits they were brought over to me almost on the run and, after they had been presented, were dropped to sink or swim in conversation, as the case might be. One young man came in evening clothes, and, from the evident pleasure of the young hostess, I gathered that to her a dress suit was synonymous with social prominence.

This evening showed the spirit which is making the farm a place where intelligent women can live. Mrs. Downer and her daughter were demanding such things as villas, pretty clothes, chicken salad and Chopin, and they were getting them. The "wildcat" security man would not so easily gather the savings of the Downer family as of

(Concluded on Page 23)

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GEORGE HORACE LORIMER, EDITOR

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The Outlook for Trade

WE ADMIRE the trade forecast of a leading automobile manufacturer. "It is safe to say," he observes, "that with only about a hundred thousand automobiles in use in the United States, and about ninety million inhabitants who would like them and need them, there will be enough to keep manufacturers in this country busy for the next few years, without considering the large and growing outlet for low-priced cars abroad."

That, we opine, is a fine blend of commercial astuteness and healthy optimism. Too many people are distressed because cotton cloth is fifty per cent. higher than it was a year ago, and we are making about as much iron in one month as we made in three when McKinley was first elected, and everybody has a boiled shirt for Sunday, and you can't hire a mason anywhere for less than four dollars a day.

Why, bless the doubter's faint heart, it is only beginning. There may, of course, be unpleasant reactions and pinches and even a few painful crises on the way. But business is really only getting started. Only one man in a thousand has an automobile! We retained for domestic consumption last year almost one-third more wheat than in 1899; but there are still plenty of tables that could use more white bread. The Department of Commerce and Labor says there is a shortage of laborers almost everywhere: employers in many lines are actually clamoring for hands. If there is a lack of hands we must produce 'em. The consumption of sugar per capita has risen from sixty-two pounds in 1899 to seventy-six pounds. But that isn't enough. We must show the stork more candy. We are barely getting under way.

A Speculating Trust

THE Amalgamated Copper Company gives notice that it will immediately curtail production fifty per cent. and further restriction of mining will follow unless the market improves. Just how many thousand workmen and their families will be affected thereby we are unable to say, but the number must be large.

At sixteen to seventeen cents a pound the production of copper yields a very handsome profit. Indeed, until lately, that was considered the ideal price for the producer, about like a dollar a bushel for wheat.

But the immense industrial expansion of 1905 and 1906 brought a sharp demand for the metal, and the combine, in which Amalgamated is the moving genius, felt encouraged to mark up the price from seventeen cents, within a few months, to the astonishing height of twenty-six cents.

The effect upon the consumption of copper was just what would follow in wheat if that cereal were cornered and rapidly advanced to two dollars a bushel. Having the visible supply in hand the combine scorned concession, even when buyers disappeared, exports fell off and the metal piled up. It held the price at twenty-six cents until about the middle of last July.

Since about that time the price of copper has dropped ten cents a pound, or about forty per cent. It is estimated that the accumulation of unsold copper amounts to two hundred million pounds. The whole trade is absolutely demoralized as a result, and this reacts upon other trades. Mines are shut down; workmen thrown out of employment.

Buyers still hold off—and very naturally. The combine tried to take every possible advantage of its position to squeeze them. Being human they now wish to get every possible advantage from their enemy's discomfiture. As recently as 1901, copper, engineered by Amalgamated, performed just the same antics.

We do not, in all respects, admire the Steel Corporation, but it is engaged in business, not in speculation. It has stood from the beginning for stable prices, and in that regard has been a benefit to the country.

None of Our Business

WE REGRET very much that the report that Mr. Rogers recently lost forty million dollars has been so circumstantially denied. Not by any means that we wish Mr. Rogers ill; but it was such a charming report.

Had it, by good luck, been true, it would have evoked a more universal interest in our beloved country than any Presidential message ever did. Nobody would have been any better off, and nobody would have been any worse off—not even Mr. Rogers himself, for the money would have been mere figures in a book to him. For all practical purposes it would have been like one boy making a mark with a piece of chalk and another boy rubbing it out. Above all, it would have been nobody's business.

Yet, when all is said and done, we can easily imagine a million front porches, ten thousand post-offices, countless miles of street cars and smoking compartments actually sizzling with interest in it.

Recurring to a suggestion which obtained considerable popularity some months ago, we think not only the President but every famous man should publish all his private correspondence, and that every one suspected of being worth a hundred millions should be compelled to file an itemized statement of receipts and expenditures with the city clerk once a year.

Tell us not of our own business. We know all about that. It's a bore. Who has time to attend to his own affairs when he is hearing how Jones next door got frightfully stung in Amalgamated, or is suspected of having been mixed up in that shady mining deal?

If we could hear enough exciting things about our neighbors, life would be so pleasant that we should not care whether we had any business or not.

Capital Not Necessary

TOO much is said about capital, and the young man is misled thereby. He is told that, in these days of big affairs, one cannot engage in any business without a portly bank account. If it is only the roasted-peanut industry one must be provided with funds for plant, quick assets and reserve.

But the fact is very plain that the biggest and most flourishing industries require no capital whatever. For example, the hearing in New York disclosed that, in eight years, net profits of the Standard Oil Company were five hundred per cent. of its capital. At any moment, by a little simple financiering, the stockholders might have withdrawn their entire investment without in the least impairing the efficiency or earning power of the company. In two years they did, indeed, withdraw their whole investment in the form of dividends. In the eight years they withdrew their investment three times over. One of the sub-companies earned a thousand per cent. of its capital in a single year. If some good, frugal young man without capital had come into possession of that company he could have paid off the entire investment in a little more than a month. At the end of the year he would have had a surplus of nine million dollars.

The tobacco trust and the steel trust are further shining examples of the absolute superfluity of capital. Each could pay back out of profits within a short time all the original investment of capital. The steel trust is physically reconstructing itself out of only a moiety of its net earnings. The tobacco trust returns to its original stockholders yearly more money than they ever put into the business. Capital is not necessary in the express and telegraph businesses. Give any thrifty and intelligent, but penniless, youth the monopoly which they enjoy, and whatever capital was called for would speedily create itself.

Too much is said about capital. What the young man should aim at is a snug monopoly. Having that, the merely incidental matter of capital will take care of itself while he sleeps.

Voting on a Guess

ONE-HALF of the registered electors of Chicago voted on the new charter. One-third voted against it. Less than one-sixth voted for it. So the charter was beaten by more than two to one.

Such is the net result of ten years' effort. The city first secured an amendment to the State Constitution. Then a charter convention toiled long and arduously to frame a new basic contract. After much labor the legislature was induced to sanction it. The act was then submitted to the people, and less than one registered voter in six supported it.

Some thought it would close the saloons on Sundays. Some property-owners feared it would increase taxes. Some politicians judged that it would give an advantage to some other politicians. Some had other objections. It was exceedingly doubtful whether any of the objections were valid; but nobody knew exactly, and, in the reaction of a population normally Democratic from the election of a Republican mayor last spring, the charter was simply slaughtered.

This result will prove rather embarrassing to Chicago; but enlightening also, we hope, there and elsewhere. It shows the clumsiness of the machinery. Here was a long and very complicated measure, so dubiously phrased in some particulars that even experts quarreled over the meaning. It was presented to the people, and their only option, as expressed, was to vote "Yes" or "No" on the entire proposal.

After ten years trying, therefore, Chicago knows there is one kind of charter that her people do not want; but has only a vague, conjectural notion as to what kind of charter they do want. Under the same system half a dozen charters might successively be defeated, yet each of them be, as to three-fourths of their provisions, and those really the most important ones, quite acceptable to the large body of voters.

Why ask the voter either to swallow the complex bolus whole or reject it altogether? If the people are to have any say about such a measure, why not give them a say that says something?

To our mind it is plain that the current lawyeresque method works badly. It is very apt to defeat the aims of constructive legislation, and it gives the voters small chance, if any, to express an intelligent judgment on any measure to which it is applied.

The Straw Vote for President

AN ABLE journal has performed a service of much value to the country by discovering, through a carefully-planned straw vote, that colored Republicans in the South are inclined, on the whole, to favor Senator Foraker as a Presidential candidate rather than Secretary Taft.

Out of nearly four hundred colored Republicans—whose names the journal humanely withholds, lest this imitation on their part of the exercise of electoral privilege should evoke an imitation of racial prejudice inimical to their personal welfare—more expressed a positive preference for Foraker than for any other single candidate. The actual number so positively attached to the Ohio Senator was eighty-two, while only sixty-seven stood squarely for the Ohio Secretary—the remainder being prudently non-committal in their replies and scattering as to a choice.

Applying this ratio to the country at large it is evident that Senator Foraker, if not actually within reach of the nomination, is a very formidable competitor for it, while the Fairbanks boom appears to have pretty completely disintegrated. Mathematically stated, of those who have quite made up their minds, Foraker has 55.04 per cent., Taft 44.96 per cent.

But, in the language of statisticians, this average must be "weighted" by the grandfather clause, which will reduce the actual voting power of the colored Republicans about 99.8 per cent. It is in view of this weighting, probably, that Messrs. Taft and Fairbanks show no disposition to discontinue their efforts to put the Ohio Senator out of the running.

The Loan Shark

"IT WAS the loan sharks that did it—and booze," said a clerk the other day, having been arrested for passing forged checks. But his statement was not entirely fair to the situation, as is easily shown by a little simple figuring.

You think you need $50. You go to the loan shark. His rate is ten per cent. a month discount. So you give your note for $75, due in ninety days. The discount being $22.50, you get $52.50 cash. At the end of ninety days you renew, giving a note for $110. The discount is $33; you receive $2 cash and your first note for $75. Another ninety days, your note is $165, which, discounted $49.50, yields your second note and $5.50 in money. At the end of the year your note is $240 and you get $3 in money. At the end of a year and a half your note is $495 and your situation, by that time pretty hopeless.

That is cruel; yet it possesses a virtue singular to itself and not shared by any other vice—that is, you can sit right down with a pencil and paper and figure out exactly where you are going to land if you keep up the thing to its logical end.

With drink and the poolroom and like indulgences you cannot do that. With them, as with the loan shark that compound ten per cent. discount is right there, working against you every minute; but you cannot see it, and they lie about it—pretending that, at most, it is only about straight five per cent. a year, which need not alarm anybody.

Comfort for Our Congressmen

The New Two-and-a-Half-Million-Dollar Palace for Uncle Sam's Hired Men

By René Bache

Model of the Capitol with Proposed Extension of Middle of East Front

THE most interesting feature of the new "Congressional Flat-houses," as they have been called—semi-detached wings of the Capitol, for offices of Senate and House, each occupying an entire block, built of white marble, and costing $2,500,000—will be the intelligence system connecting them with the legislative building proper. It is, indeed, to be the most wonderful thing in its way ever known in the world. The vast quadrangular House Annex, for example, surrounding an open courtyard three hundred feet square, will contain four hundred and ten office-rooms. Each of the three hundred and ninety-one Representatives and Delegates in Congress will have his own private quarters in this superb hotel—for such it is, to all intents and purposes—and will be in personal and immediate communication at all times, by electricity, with the floor of the House, the floor of the Senate, and his own committee-room in the Capitol.

Not, be it understood, by telephone or telegraph, in the ordinary manner, but by the help of certain novel and ingenious contrivances which will enable the Congressman to listen to what is going on in the Senate or House, or in the committee-room, as conveniently as if he were actually present. In order to do this he will not be obliged to hold a receiver to his ear. All he will have to do is to insert a plug in one of several holes in a small box that stands in the back of his desk. If it is the hole marked "House" the box will instantly begin to emit sounds from that quarter, and the Representative, sitting anywhere in the room, can hear what is doing on the floor of the legislative chamber.

The contrivance by which this is accomplished is a new invention, an important feature of it being a microphone, or sound-magnifier, by which the feeblest sound-waves are carried over wires and made forcible enough to be distinguishable even when thrown out into a room. Not only will the Congressman be able, in the manner described, to hear what is going on in other places, but he can, if he so wishes, dictate letters from his office in the Annex to his clerk in the committee-room at the Capitol, without bothering to hold a telephone to his lips—merely sitting in an easy-chair and talking at leisure.

Of course, the Senators, in their white marble Annex at the other end of the great Capitol plaza, will enjoy the use of the same luxurious convenience. The two buildings are almost exactly alike, the only important difference being that, for the reason that there are fewer members in the Upper House, the same amount of space allows a suite of two rooms and bath for each wearer of the toga. One of the rooms will serve for the use of the private secretary, while the other will be occupied by the Senator himself. The apartments will be furnished handsomely in mahogany, but will not contain beds. Senators are not expected to sleep on the premises.

Now, in order to render the intelligence system as complete as possible, the contrivance above described will be supplemented by a device for recording the doings of the House and Senate in writing. Mr. Elliott Woods, the superintendent of the Capitol, who has the whole matter in charge, has not yet decided just what the nature of this device shall be, but in all likelihood choice will be made between two—one of them an electrical typewriter, and the other an invention whereby handwriting is conveyed by electricity.

All of these arrangements, it is believed, will not only promote the comfort of legislators, but will tend to expedite the business of Congress. It is not possible, in the nature of things, for members to be present on the floor at all times during sessions, because they have a great deal of committee and other work to attend to; but, when it is made practicable for them to follow the course of proceedings during their absence, they can accomplish a greater number of things in a given number of hours.

The intelligence system will be further supplemented by electric signal-bells, which will announce in every room of the two Annexes, by arranged code, anything especially important that is about to happen in the House or Senate—such, for example, as a roll-call. It is desired to furnish, through the means described, such facilities of communication as will bring each Representative and Senator into immediate touch with everything that is going on. Though each of the new Annexes is about two hundred yards from the nearest end of the Capitol, they will be, for business purposes, practically parts of the same building.

To accomplish all this, many wires, which might be called the nerves of the system, are being laid through conduits connecting the Capitol with the Annex. These conduits will follow the routes of the tunnels which are now under construction for the electric subways joining the main building with the "flat-houses." There will be no visible sign of the subways above ground, but they will be lined with white vitrified brick, for lightness, and illuminated by electricity. Trains passing through them will be composed of small roofless cars, each sixteen feet long and seating ten persons.

One of the subways leads from the House Annex to the House end of the Capitol; the other connects the Senate end of the Capitol with the Senate Annex. Two minutes will be required for the trip. When convenience serves, the cars will be operated singly, and may be summoned by call-button like an elevator. Along one side of each subway will run a paved walk, so that the Congressman who so prefers may go to and fro on foot.

One of the principal features of each Annex will be a magnificent dining-room, seventy feet in length, reserved exclusively for Congressmen and their guests. For the small army of employees separate eating-quarters are provided. In the basement of each marble palace are eight bathrooms, lined with white marble and equipped with porcelain tubs and with the most luxurious fittings.

It was originally intended to introduce a swimming-pool in each Annex, but this idea was rejected.

The House Annex is at present not far from completion, that of the Senate being about a twelvemonth behind it. When both of the great structures are finished they will form, together with the Capitol and the Library of Congress, a superb quadrangle of buildings surrounding the four sides of the vast plaza on the summit of Capitol Hill. One gap there will be in the quadrangle, however, between the Library of Congress and the Senate Annex—a gap which, according to a plan advocated by Senator Daniel, of Virginia, ought to be filled in by a building dedicated to the Arts and Sciences.

With the Library to stand for Literature and Education, the quadrangle thus completed would be a magnificent assemblage of buildings appropriately grouped. It would correspond quite admirably to the idea expressed by Jefferson Davis, who, speaking in the Senate of the United States, a short time before the outbreak of the Civil War, said: "If this Union is to endure the generations that follow us will see this Capitol building surrounded by beautiful and adorning temples." A very impressive utterance, truly, and rather curiously noteworthy by reason of the first clause in the sentence above quoted. The Union, it appears, was destined to endure, notwithstanding the efforts of Mr. Davis to disrupt it, and already his glimpse into the architectural future of the Capital has been almost completely realized.

An important thing that remains to be accomplished is the completion of the Capitol itself by the already proposed extension of the east front. The building, beautiful as it is, might correctly be termed an architectural patchwork. It has been literally put together piece by piece, and, as it stands to-day, is the result of a process of growth. The wings are incomparable; the dome is one of the most beautiful in the world. But the middle portion is merely of sandstone, painted, and the dome stands on the eastern edge of it, instead of being in the middle. To remedy the defect, it would merely be necessary to extend the east front in white marble, to match the wings, in accordance with the plan made long ago by Thomas U. Walter, architect of the Capitol.

The improvement in question, while adding, incidentally, sixty-six rooms to the accommodations of the Capitol, would make the building a harmonious whole. A new portico would be added in the middle of the east front, with white marble "aprons" extended on either side. Up to the portico would lead a superb flight of steps, and through a pillared pylon entrance would be had into a great marble-lined vestibule, opening into the rotunda. The cost of the change would be only $2,500,000. Congress has shown a disposition to regard the idea with favor, and it is likely that before long the necessary money will be appropriated, in order that this chiefest of buildings on the American Continent may be in all respects a delight to the eye and a suitable monument to our greatness as a nation.

Digging the Subway to Connect the House of Representatives with House Annex

The New House Annex—a White Marble Palace, Which Will Contain 410 Office-Rooms

Main Entrance of the New House Annex, Now in Process of Construction

"Taylor-Made" HONEY COMB CHIPLETS

Remember the Name

CAN you remember the name "Taylor-Made"—long enough to ask for the first box of this new confection? After that—we'll trust to the quality to remind you of the name. No one ever forgets after the first box is eaten.

There has never been anything half so delicious in the candy line as "Taylor-Made" Chiplets. Just the purest honey molasses spun into a dainty crisp—a fascinating new confection that fairly melts in your mouth.

Purity "Taylor-Made" Chiplets are made in our mammoth Candy Kitchen from the purest—most wholesome materials obtainable.

These Candy Kitchens are located right in the heart of the Clover Country at Battle Creek, Michigan. The purest clover honey is used in the manufacture of our Honey Comb Chiplets by the famous "Taylor-Made" process—and they are sold only in original sealed packages.

Clean and Unhandled Purity alone is not enough for "Taylor-Made" Chiplets. They must not only be pure—made from the purest materials—but absolutely *Clean* and pure—and *Clean* when delivered to the buyer. Such delivery calls for our *brand new* way of packing—a "Taylor-Made" invention. That's why we pack each Chiplet separate in our "Candy Band"—(see illustration)—which keeps each piece of candy separate and insures its delivery to you fresh—crisp and unbroken.

A delicious Confection of absolute purity and cleanliness—delivered to you in dainty tempting form—protected from dust and handling. Each package of "Taylor-Made" Honey Comb Chiplets is hermetically sealed in our Model Candy Kitchens—and can never be touched again by human hands until you break the seal.

By such careful packing there's no chance of deterioration from exposure to the atmosphere with "Taylor-Made" Confections. They come to you as fresh—pure and clean as they leave our factory.

And "Taylor-Made" Chiplets are the daintiest of all dainty confections—pure—wholesome—they never tire the palate but whet the appetite for more with every taste.

Candy lovers have placed the stamp of their approval on Taylor-Made Confections by making our business grow faster than any other confectionery business in the country. You'll be a "Taylor-Made" candy buyer after the first test—and all good candy shops can supply you with "Taylor-Made" Chiplets at a "quarter" the box. If not found at your dealers, send us his name and address and 25c in stamps for a generous box postpaid direct from factory.

Full size package Chiplets sent prepaid for 25 cents and your dealer's name.

TAYLOR BROS. COMPANY, 307 TAYLOR BUILDING BATTLE CREEK, MICHIGAN

Taylor-Made"

NEY COMB

No other Confection measures up in quality—purity—freshness—cleanliness—and daintiness—with our new Candy Creation

"Taylor-Made" Honey Comb Chiplets

If you want to send **somebody** a particularly nice bit of candy—packed in a particularly nice way—a box of "Taylor-Made" will enhance your reputation as a candy connoisseur.

"Taylor-Made" Honey Comb Chiplets, 25c Per Box

"Taylor-Made" Chocolate Chips 50c Per Pound Box

"Taylor-Made" Chocolate Creams 60c Per Pound Box

Full sized package of each of the three delivered prepaid for $1.35.

You may know about "Taylor-Made" Chips and not know about "Taylor-Made" Chocolate Creams.

We want you to try the whole three, Chiplets, Chips and Chocolate Creams, for once tried always a customer for "Taylor-Made."

Remember if your dealer does not carry a stock we will fill your order and send prepaid on receipt of price.

THE house of Walter Baker & Co. Ltd., established 1780, Dorchester, Mass., has grown to be the largest of its kind in the world, and it has achieved that result by always maintaining the highest standard in the quality of its cocoa and chocolate preparations and selling them at the lowest price for which unadulterated articles of high grade can be put upon the market. Statements in the press and in the reports of

Registered U. S. Pat. Office

the Pure Food Commissioners show that there are on the market at this time many cocoas and chocolates which have been treated with adulterants, more or less injurious to health, for the purpose of cheapening the cost and giving a fictitious appearance of richness and strength. The safest course for consumers, therefore, is to buy goods bearing the name and trade-mark of a well-known and reputable manufacturer, and to make sure by a careful examination that they are getting what they order.

Green Fields and Footlights

Some Memories of Failure and Success

By DAVID WARFIELD

IF YOU should ask me what I consider real happiness I should say: To live quietly in a little country town, and rest. And when I go to the country in summer I do rest. I know how to loaf; to go to bed at eight and get up at five to see the beauty of the early morning.

Good health I prize above everything, but I do not know that there is anything else that I particularly count on in life, for I have no fads.

I never found enjoyment in success, though a failure would grieve me. There must be something radically wrong in my composition, I suppose, that I look at things in this one-sided way; but success has never brought me any sense of elation; indeed, I feel just the same as I did before I had it.

If I were to try to remember when my thoughts first turned to the stage I should find that they were always there. At school I recited The Charge of the Light Brigade, The Frenchman and Flea Powder, and all the rest dear to the young heart. That was in San Francisco, when I had to sell papers before and after school, and at night I would hand out programs at the theatre, just to be near where others were acting. It was a busy life that necessity made me lead, but it brought me so much happiness that it never seemed like work.

The School of the Street

In every assemblage of people there is a comedian, and I think that I was that at school. I studied, I loved books, and I never played hookey; but I liked to upset the seriousness of things by asking the teachers questions that put the other children into convulsions.

My real education was got in the streets, though I did not realize it then, by studying people and character, and absorbing what I saw. It was my habit to guess the calling of a man from his general appearance. Perhaps I would be wrong, perhaps right; but it pleased me to place one man as a tailor, and another as a shoemaker, and to imagine what he did in life from his manner and characteristics. As a natural consequence, I unburdened my mind of all these observations by giving imitations to my newsboy colleagues in the street, and that led me directly toward the stage.

One day, Frank Wright, a San Francisco actor, saw me and was interested enough to stop again from time to time to watch my efforts. Then, one fine morning, he said, what may, perhaps, have been in his mind before: "You ought to go on the stage."

Things danced before my eyes to hear my cherished wish put into words by another, but I only found courage to say, "I'd like to," and fell to studying the toes of my shoes, as if the whole world's interest centred there.

"Sometime, if I can place you, I will," was his rejoinder.

Then I looked from my shoes to his face, and saw that he meant it.

From that time I had a friend. He remembered his promise, and one day a woman came along who wanted to "star." They arranged a tour, with a change of bill every night, and I was engaged as character comedian. A fine company it was, too—right from the street.

When this first real attempt on the stage began with a fly-by-night company, with a route planned up and down the Pacific Coast, I had reached the age of twenty.

My first appearance was to be in the part of "Moss," in The Ticket-of-Leave Man. In the ardor of preparation we rehearsed a new play every day until my brain was befuddled with many speeches, and I could not tell which was which. My heart grew heavier and heavier daily. I was getting a foretaste of stage-fright, even before the curtain was rung up.

The final Sunday before my début came, and the next night I was to make my entry before the world. The lines would not keep in their proper places in my mind, and the fatal mischance of making one of my characters speak the words that belonged to another grew too much for me.

Wright was sitting behind the scenes when I got to the theatre, and, going up to him, I blurted out: "My mother won't let me go."

He eyed me sharply and read the truth. For an hour he talked to me, gravely and sensibly. He was positive, and he must have been a keen observer. He told me that he foresaw nothing but success for me, not then, but finally; and that this trial venture would build me up. Finally his words prevailed, and, putting anxiety behind me, I agreed to go.

I had no trunk, but another member of the company, owning one too large for his personal needs, loaned me a place in it. He was a plumber, and, being a man of practical forethought, he took his tools along in case of a business accident.

We opened at Napa, California, and I got to my dressing-room with a clear notion of what I should look like as "Moss," but without any idea of how to manage it. On my way I had bought a lump of putty at the glazier's with which to make a hooked nose, not knowing the kind used in stage make-up.

As the heat of the performance progressed the putty of my nose melted, then flattened, until it seemed to cover my entire face. Sadder yet, I did not know my lines, and it was undoubtedly a bad performance; but I really do not think I was much worse than the rest of the company, whose memories had proved as elusive as my own.

At the close of the week the "star's" tour was ended. As my share of the disaster I received thirteen dollars and fifty cents. But I had earned money by acting. Then I went back to ushering in San Francisco, with the conclusion that I was not quite ripe.

Discouraged I was, but in my heart and soul I believed that I could act if I but knew the lines, and that thought always smoldered.

My next experience was pretty much the same, even to the coincidence of lasting for a week. I was cast for the part of an old man in The Queen's Shilling, and, when I came out in it, I was given notice that my services would not be required after the end of the week. But, as the company broke up at the time of my departure, I did not count it a dismissal.

A Share of Disaster

My third venture was in varieties at the Wigwam, in San Francisco. I went on to do imitations, so nervous that my voice would not carry over the footlights. That failure hurt me, but it was the last cloud of that sort before a sunnier day.

In that final appearance in San Francisco there was impressed upon me for the first time the most dreadful thing in an actor's life, and that is, playing a comic rôle on the opening night, when one is consumed with nervousness. After acting has become easier through routine and the player has lost, to a certain degree, the nervousness attendant on a first performance, his unction will come out. But fancy a man being funny with a revolver held at his head!

Saddened, but determined by my experience in the varieties, my thoughts turned toward New York. So East I came, and finally found something to do, after three weeks of waiting that seemed like years. New York had looked such a big place, and there had seemed to be so many people to do things, that there appeared no chance for me.

When I had bought my ticket I had just forty-five dollars with which to face the world. Taking a little room in Thirty-eighth Street on my arrival, I began my search for the work that seemed so difficult to get. My room, by a strange coincidence, which I discovered later, was an exact counterpart of the one in the third act of The Music Master, except that the skylight extended over the whole room instead of part of it, as in the play.

I had not been used to cold in California, and the winter of 1890 was a bitter one.

Don't use cards that have been played with, that are soiled, and for which you must make apologies.

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Congress Cards (Gold edges)

They are beautiful cards. The backs are miniature pictures—little gems in gold and colors.

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Send 2c. stamp for rules of new fascinating game of Quinto—four-handed. 150-page book of rules of all card games for 10c. stamps, or 3 green stamps from Congress transparent wrappers.

A beautiful enlargement of George or Martha Washington, Rose or Colonial Girl back, 14 x 21, in colors, for framing, sent postpaid, for 3 green stamps from Congress wrappers; or the set of four for 12 stamps

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Simply send us a postal card request, giving the name of your grocer, and we will send you sample box containing different varieties, each variety a distinct delight. Educator Crackers have a quality all their own and a charm that captivates the most fastidious palate. They are sold by most good grocers. Write for name of

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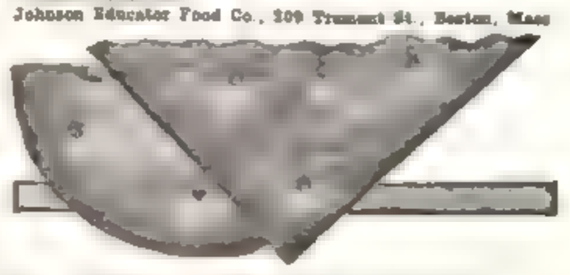

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The Sweetest and Daintiest Flowers. You can make money all winter growing them in your own window garden in pots and boxes, or out doors in a cheap cold frame. Hundreds of blossoms easily grown and quickly sold at a handsome profit. A fascinating occupation for everybody.

Write today for our FREE BOOKLET, "**Money Making with Violets.**" It will interest and surprise you.

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You Get Your Garment When You Want It

Nothing is so unpleasant a failure on the part of a dressmaker to make a garment on time. Such is not a misfit but a very ordinary incorrect.

Because of the unequaled facilities at our command as the largest exclusive ready-to-wear store, we can get your garment when you want it.

Let us make a **Suit, Skirt or Rain-coat** to your measure in the **latest New York style.** We will give you a garment of the same high quality of fabric, workmanship and fit as you can obtain anywhere. Our prices include all the latest imported weaves in the finest colors.

Remember! We guarantee to refund your money if we fail to please you

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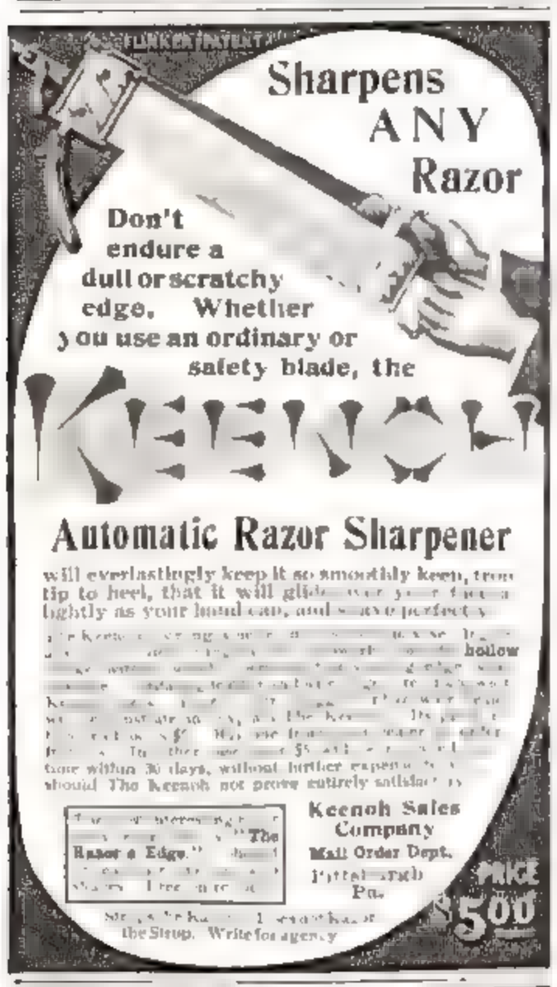

Walsh Window Tent Co., Dept. "E," Morris, Ill

SPENCERIAN

Careful workmanship, fine quality of material, durability — that's the Spencerian Pen. Sample card of 12, all different, sent for 6c. postage.

SPENCERIAN PEN CO., 349 Broadway, New York

STEEL PENS

I was so cold that I would go to bed with my clothes on and weep, wondering what was to become of me.

I was fortunate in having a little money—and how I saved it, spending four or five cents for a cup of coffee and roll in the morning, and eating always sparingly! Now I can think lightly of it, but at the time it seemed hard enough.

For three weeks I wandered about the streets, looking for work, until one day I happened into a concert-hall on Eighth Avenue. The performance was going on, and I found the manager filling up beer-glasses. I told him that I had to do something—that I needed it.

"Will you go on now," he returned, "and give a specimen of what you can do?"

Spurred by necessity, I gladly made the venture, forgetting all thought of the nervousness that once had hampered me. I did my utmost, and the people applauded until I did another imitation, then another; they wanted more and more. I had "made good."

Finally, when I was done, the proprietor said: "I am sorry, but just now I have nothing for you; perhaps later I may have."

"I'll tell you what I'll do. If you will allow me to open next Monday night I'll play the week for fifteen dollars."

"Good," he answered; "I'll engage you."

It proved one of those little things from which big ones come. Had I been born the son of a rich man I might never have accomplished anything. It was necessity staring me in the face that put all thought of nervousness aside. I am not philosophizing, but taking the matter-of-fact point of view; for, when we face difficulties that can only be escaped by overcoming them ourselves, there arises the ability to do the utmost of which we are capable. Poverty, presenting that necessity, helped me to raise myself above the weakness that might otherwise have proved an insurmountable barrier to my career.

I remember one night in coming off the stage at this Eighth Avenue place that I met a fellow-actor, his face blackened up for his "turn." He had been watching me, and said: "You'll play on Broadway some day." His name is Joe Hartman, and he is playing around still; a good fellow then, and a good fellow now—we always have a great chat when we get together.

My brief concert-hall engagement ended, Mr. Brady gave me a part in The Inspector, and I came out in Newark one Christmas Day, doing a little specialty in addition—imitations of great actors. In a week, though I had anxiety enough before I knew it, I was firm in my place, and from then on everything was as smooth as oil.

A lot of characterizations dotted my way, from an Irish washerwoman in O'Dowd's Neighbors to a part at the Casino. There Mr. Belasco saw me. Later, he told me that he then made up his mind to manage me after I was ripe. Finally, at Weber and Fields', in the burlesque of Katherine, after arguing and persuading, I was allowed to play my part exactly as I wished, and made my first big success, attracting attention as a character-actor. Then came The Auctioneer and The Music Master with Mr. Belasco.

Not the Lines, but the Character

When I get a new part I do not study the lines. I study the character. The best points occur to me in playing before an audience. Things that come to me in a flash I work out later: I seem to get them from the audience. For that reason, if I had an unsympathetic audience I could not play.

There is not a performance that I do not try to do my best, but again a mood seizes me, just as a painter or a writer will get a swing on him—both sorts of artists have told me of the same experience. Perhaps I do not do better then than at other times, but I am better pleased, myself.

A friend of my wife overheard a woman say: "He is not a great actor. He does exactly what a man would do; it isn't acting—he doesn't carry on." She could not have said a kinder thing.

But the unthinking public, the great public, is still deceived by noise and pomp, satin costumes and dueling-swords. It is strange, but it is true.

Heaven did not make plots in this life for everybody. You have got to make it real. And—do you know?—a lot of the reality in a play is cut by hasty delivery of the lines. In real life, instead of racing ahead with words, words, words, people take time to think. That is what I try to make those who are playing with me see: the importance of pausing for a flash to let things register, as it were; to let people know that you have listened and heard, or have thought what you are saying—to consider that human beings stop to think.

I never see a face in the audience, but I always see a figure or two that comes in late, and I would like to begin the play all over for them, that they might know what it is all about and understand it. For if the audience could not understand I should be unhappy.

There is one thing that is unfortunate in its impression on the world at large—an impression caused by some, perhaps by a good many, actors, who assume the idea, "I am something separate and apart; I am on the stage." Now, the mere fact of being on the stage amounts, in itself, to very little. The actor is a part of the world moving about him; his place is to reflect its life and heart and simple naturalness to the best of his ability. If that best lives he has cause for thankfulness that he is close enough to the hearts of the people to touch them, and if he is not he has no cause for congratulation at all. If any class of men and women need to be close to the people it is the people of the stage, whose very breath must be the breath of the life about them.

I have been up on cold mornings at four, after a performance the night before, and waiting at the chill station sometimes for three hours for an overdue train—they are somehow always late at the smaller towns in winter. And then, after a ride all day in the stuffy, dirty cars, I have arrived at my destination at half-past seven in the evening, just in time to rush to the theatre and play. But good acting cannot be done under such conditions.

The Unappreciative Nag

Those days are all over now, yet they come in every actor's life—they form part of his schooling, perhaps. But they develop a sympathy with one's self that extends—with the right-thinking kind, I mean—to a broader, fuller sympathy with others.

If one has a sense of humor—and funny things are happening all along the actor's pathway—the sun shines on the most serious of days.

I shall never forget the time we got into Columbia, South Carolina, in "fair-week." Perhaps you know the meaning of that term. Every available spot was occupied; people were sleeping in hallways; cots were everywhere, except for us. Finally, a good soul rented us rooms in her attic.

That night we played; at five in the morning our train left. Hurrying to catch it, we found a lone conveyance, driven by a colored man, and drawn by a gaunt steed bedizened with gorgeous trimmings in honor of that same "fair-week" that had sent us to sleep in a garret.

Pressing him into service, and already late, we begged him to catch our train. Never have I found a horse that could move slower. The whip descended constantly among his fineries, but he never winked. Straining with anxiety, and grasping our baggage ready to alight and run if we heard a distant whistle, we dragged down the dusty road. But we got there on time.

The driver, sadly shaking his head, surveyed his horse at the winning-post.

"An' you," he said, giving his steed a final whack—"An' you specially dressed up in all them ribbons, and doan' appreciate it!"

I love books and pictures, landscapes, and figure-pictures with a story in them. Sometimes I see a picture that makes the tears come, because of the human story it tells. One of this kind is Eastman Johnson's Embers—an old man sitting alone by the fireside, nothing but embers before him, an embodiment of age and loneliness that has outlived everything it loves. That is what I like—a human story; and in landscapes there is so often a story, too.

I read, because they please me, Shakespeare and Dickens, and, though some people may think otherwise, I do not find it a long jump from one to the other. I can spend an hour and a half over two pages of Shakespeare. I just let it sink in, his lines seem so heavenly. But I have never felt that desire to play the tragic that comes to so many comedians. Comedy satisfies me, and in the comedy of the simplest life there is, it seems to me, enough of tragedy. I love Dickens for his mirth and pathos combined. One laughs and then one weeps with him. Those are the things for me.

The Value of First Impression

DO you know what's the first thing an employer judges in a man?

It's his personality!

Most important, of course, is the character appearance—

But almost equally important is the Attire—the man from the shoulders down.

A man may have a magnificent Personality—yet he can discount it materially by wearing ill-shapen clothes.

And it's mighty easy to have the *discount* clothes—for fully 80 per-cent of all clothes are improperly cut and tailored, and a temporary shape resemblance is merely *pressed* into them by the Hot Flat Iron—(Old Doctor Goose)—to come out after brief wear—and make a fellow appear ill clad and freakish.

But it's just about as easy to get the right kind of clothes—that *add* to and do not detract from a man's personality.

All you have to do is to see that the label "Sincerity Clothes" is in the suit or overcoat you buy.

You see, the "Sincerity Clothes" makers insure their clothes against loss of style or shape.

They cut and *tailor* Style-shape and Fit in each "Sincerity" Suit or Overcoat. They don't "dope" them in temporarily by the Hot Flat Iron—Old Doctor Goose.

And no matter how long a man may wear a "Sincerity" Suit or Overcoat, it will look right—be stylish, and create a Good Impression.

That's why "Sincerity Clothes" are worn by men who value a neat, smart appearance—who are Good Dressers.

See "Sincerity Clothes" at your high grade Clothes shop—Look for the label in the next garment you buy.

Cut to Comfort

FROM A PHOTOGRAPH

NO matter how stylish a suit is, or how good the cloth, that suit has got to feel comfortable. You put on a suit of your chest size, say a 38. If that suit doesn't feel comfortable—if it's too tight under the arms or too scant in the front, you won't go to the glass to look at it even.

Scantiness comes from trying to save on cloth.

The STEIN-BLOCH policy is to give a man what he pays for; and no man pays for scantiness—more than once. Satisfaction and a pledge faithfully kept are the bulwarks of a bridge that will not collapse. Ours spans a history of 53 years.

STEIN-BLOCH clothes can be seen at the leading clothier's. Look for this clothes-mark:

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Offices and Shops: Rochester, N. Y. — New York: 130-132 Fifth Ave.

Write for "Smartness," illustrating from photographs Stein Bloch Fall and Winter Styles.

THE KARABAD

(Concluded from Page 7)

"So you saw Frederic?"

"I 'phoned your office first. What they said alarmed me, so that I took the first train for your office."

"Huh!" grunted her husband. "I'll show 'em. Look here, Lucretia! If you will listen to me for ten minutes like a rational human being I can dispel every doubt. The whole story hinges on the Karabad. As I tried to tell you last night, this rug possesses incredible properties. If you put your foot on a certain spot you and the rug become invisible. If you wish you are immediately conveyed ——"

"S-sh!" she implored, clutching his arm. "What if any of our neighbors should be aboard? Henry, you'll break my heart!"

For the remainder of the journey he sat in silence. Clearly she thought him mentally unbalanced. As clearly she would hedge him about with doctors and spies if he did not exercise the most scrupulous discretion.

As for Mrs. Billings that night, she kept an alert watch for further symptoms of aberration and locked the mysteriously disturbing Karabad in a closet, herself pocketing the key.

As a result of his own insomnia Billings came late to breakfast, which he found laid for one, Lucretia having preceded him. The headlines of the morning paper beside his plate clamored for notice, the sensational story of yesterday in the Street shouldering all other news aside. The secret was out. The public knew that Mississippi and Northwestern was behind the rise in Overland, for Judson Nye had begun fighting in the open. Furthermore, the public had rushed in and helped bull the stock.

The telephone curtailed Mr. Billings' meal to three spoonfuls of breakfast food.

"Is that you, Billings?" came Kemp's nervous inquiry. "The market is very wild and Overland broke badly at the opening. I'm sorry to ask it, but you'll either have to increase your margin or put a stop-sell order."

"But I know what's doing, Kemp. You must have seen that yesterday."

The broker remained deaf to argument.

"I'll give you an hour," he conceded.

An hour! He stumbled from the room. What had he left? Well, the life insurance! That would help a little. What else? This house! He caught the title-deeds from the safe under the hall-stairs and tore down the street to a young lawyer whom he knew to be master of infinite leisure. Half an hour later he reëntered his house, followed by a notary.

"My dear," he said, with labored calm, coming upon his wife in the living-room, "a little business matter has turned up which requires your signature."

Mrs. Billings, after the manner of her sex, signed first and questioned afterward, when her husband, hurriedly folding the document, unfortunately let the sinister word "mortgage" meet her eye.

"Henry," she demanded, "what have you mortgaged?"

"The house," he admitted doggedly. "Don't bother me this morning. Millions are at stake. Lucretia, I want the key of the closet where you put my rug."

She gazed at him with growing fear, but, taking her courage in her hands, she said quietly, "I'll fetch it," and left the room. He suspected her of duplicity; indeed, an instant later spied her in full flight for the doctor who lived opposite. Catching up a poker he rushed for the closet and battered in the door. There it was, thank Heaven! Dragging forth the rug he spread it flat, and just as Lucretia, the doctor at heel, panted into the hall, he pressed the ancient emblem of the pear.

"To Kemp!" he shouted, and vanished.

The broker started as the man suddenly confronted him in his office.

"I didn't hear the door open," he said; then, glancing at the floor, "May I ask why you always carry that rug?"

"Mascot," said Mr. Billings tersely. "Here's my collateral. What news?"

"Overland has gained its opening loss ——"

"I knew it would."

"But is still feverish. I'll have to ask you for more money."

"More!" The coffee merchant dropped hopelessly into a chair. "Impossible!"

"Then I'm afraid ——"

"Wait! Don't say it. Take my note."

"I don't dare. You're in too deep. The bottom may drop out of Overland any minute. The factions will get together."

Mr. Billings shook his head.

"Not just yet. You don't know Judson Nye."

For an instant the broker eyed him thoughtfully.

"You've undoubtedly been acting on inside information, Mr. Billings; but we fellows who make our living in Wall Street also have ways of getting behind the mysteries. In strict confidence I tell you that one of our detectives has discovered that the Overland people have sent one of their trusted men to Mississippi and Northwestern. This means a truce."

"Not for an hour or so, I'll warrant," cried Mr. Billings. "Give me time, Kemp, and I'll show your sleuth he's an amateur."

"I can't even give you time to find money."

"You must."

"Be reasonable, man." He hung over the ticker at elbow. "See here! Feel the pulse of the market!"

"Only an hour? I'll tell you Nye's plans bring you money for myself. An hour, Kemp? Only an hour?"

"Madness!"

"Half an hour, then?"

"No, no. You must decide now."

"Twenty minutes? If I don't return with collateral of some kind—news of Nye—why, sell!"

"I ought not ——"

Fundamentally honest, it never occurred to him to use the Karabad to seize funds from one of the banks. His only impulse was again to ransack his home. Reaching the dressing-room, which he shared with Mrs. Billings, the distraught man leaped from the rug, reconnoitered his wife's bedroom, found the coast clear and, springing for the dressing-table, hurriedly rifled her jewel-case. These trinkets, with his own personal belongings, might count for something. Diamonds had doubled in value since Lucretia's sunburst ——

A noise in the dressing-room startled him. Whirling about, the plunder in his hands, he confronted the agonized face of Mrs. Billings. In her hands was the Karabad.

"Henry," she wailed, "are you indeed mad?"

"Give me that rug," he commanded.

"What are you doing with my jewels?"

"Borrowing them. I must have more money. Don't delay me, Lucretia. Can't you understand that everything is at stake?"

"I can! I can! Your business gone—our home! And now you take even my wedding-gifts! Henry—my poor Henry—what have you done with it all?"

"Bought Overland, of course. Read the papers, madam. Don't spend all your time annoying me. Give me the rug."

"No," she cried, and a door slammed in his face.

He was out in an instant, only to be thwarted by another door. This passed, he caught the sound of flying feet on the stairs and, plunging after, tracked the fugitive toward the kitchen. In the centre of the kitchen stood his wife with empty hands. A bewildered servant was closing the lids of the range, which glowed with ironing-day's hottest fire.

"The Karabad?" he gasped.

Lucretia broke out in hysterical laughter.

"Burned!" she confessed. "Burned! Perhaps, now you'll be yourself. It was the rug did it all—the rug!"

He swayed unsteadily and caught at the wall. He could do nothing now. Judson Nye's purposes were a sealed book. His stock must be sold. With numb fingers he fumbled for his watch. It *was* sold! Then he passed them like a sleep-walker.

Long after, his wife came upon him at the telephone.

"Of course you sold, Kemp? But not at once, you say? No. No. I've heard nothing. What! Overland touched an even thousand! Then broke wildly! But you sold first? At—at what? At 947! Thank Heaven! . . . No, I'll not be back to-day. I need rest."

He hung up the receiver weakly, but a whimsical gleam flickered across his gold spectacles as he faced Mrs. Billings.

"Lucretia, my dear skeptic," said he, "how should you like to be the wife of a multi-millionaire?"

No Honing—No Grinding

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No. 1

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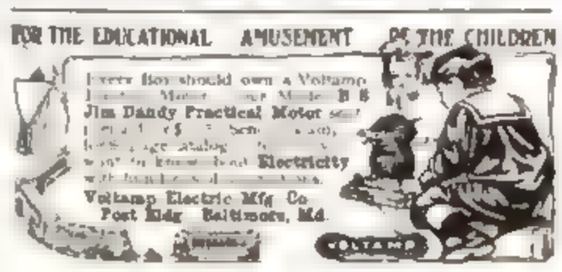

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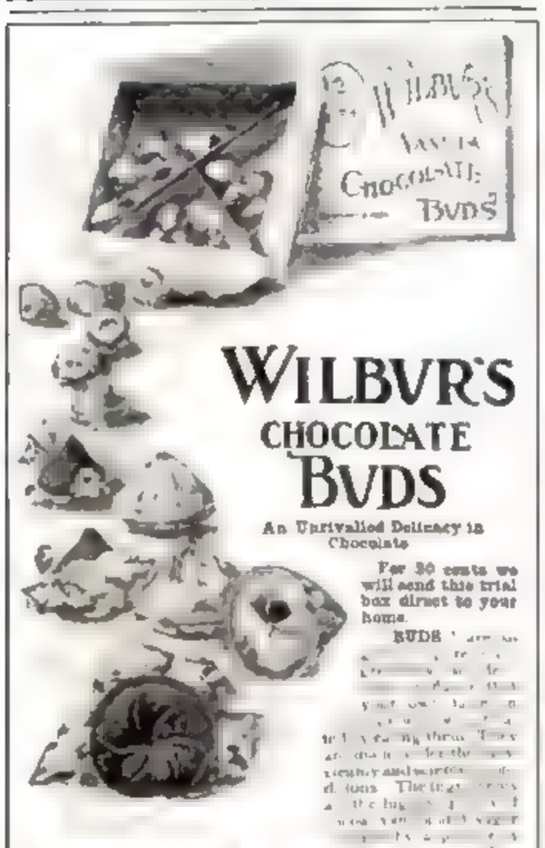

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THE WORKING-MAN'S WIFE

(Concluded from Page 12)

those who had fewer opportunities, because Mrs. Downer had ten uses for every dollar; and, besides, her economic creed was that nobody but a fool would go into things he did not know about.

When the city woman becomes the country woman she is likely to have passed this stage of sham gentility and to carry with her better ideals, and she has usually the wisdom to choose those parts of the country where it is possible for her to realize some of them.

The most brilliant girl of all those who went to school with me loved a farmer and sighed for the country. It was with the spirit of condolence in my heart that I visited her after her marriage, but I found condolence a most inappropriate feeling. Estelle was the very Estelle of our school-days, and how much more besides! Her farmer had had no money to invest, and so they had rented a sixty-acre farm near Chicago, and the same brain-power which she had brought to bear on mathematics and Latin she now applied to the business of agriculture. I found it was through her initiative that, instead of raising a little of everything, as the average farmer does, or turning their attention to truck gardening, as is the tendency near a great city, they had devoted themselves exclusively to the raising of hogs.

The Pig as a Paying Investment

"I found it best," she told me. "I know the pig is not as picturesque in the landscape as the lamb, and not nearly so romantic. In fact, I have a rather strong personal feeling against the pig; don't like to eat him, even. But look at the way he pays! We are so near the market here that we don't have heavy freight charges, and we find it is better to buy corn and feed from our neighbors than to raise it ourselves. Besides, we can raise more hogs with less labor that way, and labor is what costs and is hard to get. Then our land is becoming richer every year instead of less fertile, as it might if we were taking crops out of it, and we sell a lot of fertilizer, too. Oh, yes, we have bought the farm now and we are counting on paying off the mortgage in another year."

They did. And then they sold the place and moved out to Iowa and began to fatten cattle for the Chicago market; bought the cattle, bought most of the feed, and, by keeping in touch with prices by telegraph, were able to rush their cattle on the market when prices were high and to hold them back when they were low.

When I visited them again I found that Estelle was working hard to bring about such social conditions as had made country life attractive in Illinois. They had already a telephone; she had made concessions to the company which brought the trolley from Omaha past their place; the rural free delivery was already an accomplished fact, and the woman's club, of which Estelle was president, had been established largely through her efforts.

Step by step, electricity and steam are bringing the city into the country. The tide of American women which has been flowing into the towns has turned. The time approaches and now is when the young American farmer with the young American wife will be as common as fifty years ago.

Editor's Note—This is the sixth of a series of articles by Miss Beasley upon the environment, character and ideals of the American working-man's wife of to-day.

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Your Savings

WHAT SCHOOL SAVINGS-BANKS ACCOMPLISH

SINCE all investment begins with savings, it is interesting and helpful to see what has been accomplished by the school savings-banks which are now scattered throughout twenty-two States, and which have been, during their twenty-two years of existence, a really constructive and uplifting influence in the lives of thousands of young Americans.

The beginning of these banks was significant. Early in the sixties a young Belgian, named J. H. Thiry, landed in New York with his wife. He had been for some years in the employ of his home government as clerk. But he had come from sturdy and thrifty farmer stock, and the confinement of his work was not to his liking. He liked America and decided to remain on this side. He opened a second-hand book-shop and prospered. He had spent much time in the great art galleries abroad, and soon added pictures to his stock-in-trade.

One of the first things that impressed him in the United States was the fact that American children, as a rule, had more money to spend than the children he had known and seen in Belgium and elsewhere on the Continent. So he said: "Extravagance in youth means extravagance in age. It is all right for children to want candy, soda-water and chewing gum. But there is no reason why they should spend all their money on it. They should learn the habit of saving, and there is no better place to begin than in the schools. If they save their pennies they will save their clothes, their shoes and their books. Besides, the parents will probably follow their example."

It happened that Mr. Thiry had taken up his residence in Long Island City, which is located on Long Island just across the East River from New York City. He had become interested in the public educational work there, and was elected one of the Public School Commissioners. His duties brought him into contact with hundreds of pupils, and, as he watched them, he grew more and more convinced that school savings-banks, or some definite plan of teaching them to save, would be of great value.

In 1885, after having made a study of the foreign systems of school savings-banks, he worked out a plan for their introduction in this country, and submitted it to his colleagues, who adopted it. At that time Long Island City was an independent town (it is now a part of Greater New York), and the adoption of the plan meant that it could begin at once. It was successful from the start.

Thus was begun a work which has become far-reaching and significant. It now extends to 1008 schools located in 113 different cities and towns of the United States and Canada. During the period of their operation more than $15,000,000 has been saved by the little depositors.

The original plan of the school savings-bank, as introduced by Mr. Thiry, has remained practically unchanged. By its provisions every school-teacher whose class adopts the system becomes officially a "bank," and is so designated. The bank, however, is conducted under the supervision of the principal of the school. The teacher acts as first cashier. The deposits are received every Monday morning just before the week's routine begins. The teacher calls the roll, and if the boy or girl has money to deposit, from one cent up, he or she says "Yes," and hands it over to the teacher, who makes a note of the amount alongside the child's name. This money, when collected, is placed in an envelope, which is sealed and signed by the teacher, who writes the amount outside. Then it is sent to the principal, who is not permitted to open the envelope. When all the envelopes from the various classes have reached him he sends them to a savings-bank for deposit in the name of the school. Accompanying the envelope on every fourth Monday is a detailed list, giving the name of the pupil and the amount deposited by him each week. This list goes to the bank and the child's name then goes on the books of the institution. If the child so desires he can have a book regularly made out in his name and he can draw interest.

The pupil can draw out money after he has deposited $3, but only with a check signed by the parents or by the principal.

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Many precautions are taken to prevent the misuse of the money. If it is known, for example, that the mother of the depositor is addicted to the use of liquor her signature will not be honored on a check.

Every child gets a school deposit-book as soon as he begins his deposit. In this book is written the amount of every weekly deposit. This, therefore, is the record of savings for the child in case he does not have a book at the regular savings-bank. On the back of the school deposit-book are the following regulations, the book here quoted from being that of the Long Island School Number 4, where the system was first introduced:

> Deposits will be received every Monday only, at the morning session, by the teachers of each class. The amount will be delivered to the principal, who will deposit it the same day in the Long Island City Savings-Bank in the name of each depositor.
>
> One cent or upward can be received by the teacher. When a pupil has a deposit of one dollar or more, a bank-book will be given, free of charge, from the bank. Deposits cannot be withdrawn till amount reaches $3, and then only on the second Monday of each month, except in cases of sickness or removal from the city; but if the deposit should be withdrawn and the amount has been less than $3, the bank will charge ten cents for the bank-book
>
> Deposits of $3 or over will bear interest.
>
> The bank-books of the pupils are kept by the principal as long as they attend school. If they want to leave the school, or at vacation, the book will be given to them, and they can withdraw their money, but they will require the presence of their father or mother, and the signature of the principal. During the summer vacation of the school deposits may be made or money withdrawn from the bank direct, the cashier acting during that time for the teacher; but if the applicant is unknown to the cashier he must be identified before receiving the money.

Some idea of the extent of the school savings-bank savings may be obtained when it is stated that at the Long Island City school where the system was first introduced the average amount collected every Monday morning is $125.

The statistics which are collected each year by Mr. Thiry show, according to the latest reports, that there are now 177,000 depositors. The largest number of banks in any one community is in Pittsburg, Pennsylvania, where there are one thousand. This means that one thousand classes are saving money.

In many localities the school savings-banks are conducted under the auspices of Boys' Homes, Settlement Houses and kindred organizations, and as part of the work of the night schools for boys who have to work during the daytime.

Mr. Thiry has always declined to accept any compensation for his work in organizing and developing the school savings-bank system. Information and blanks necessary for its introduction are furnished by him free of charge. Formerly he went in person to organize the work. Now, at the age of eighty-seven years, he is secretary of the local school board of that part of the Borough of Queens which includes Long Island City. He still takes the keenest interest in the work, and has been able so far personally to compile the annual statistics, which are published each year by him and also by the Comptroller of the Currency.

There have been some striking results of the introduction of the school savings-bank system. One of the most valuable is the establishment in various cities of what might be called tributary organizations encouraging the saving of pennies. Among the most notable is the Penny Provident Fund of New York City, whose work will be taken up in a subsequent article in this department. Many of these funds and kindred organizations use the stamp savings-plan by which the depositors buy stamps with their savings, and the stamps represent the amount of the deposits.

The results of the school savings-bank system have been seen in the homes of the pupils. The records of the savings-banks in which the deposits of the pupils are held show that, in thousands of instances, the parents have begun savings-accounts, inspired by the children's efforts.

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— How to secure attention and arouse interest by letter

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How to Get and Hold a Position
[illegible]

— How to study the work of the man above you, with [illegible] him
— How and what to study in spare moments [illegible]

How to Handle Men
[illegible]
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— How to train and coach new employees
— How to inspire men with desperate determination and unfailing [illegible] to work to think, to act, even to fight in your behalf
— How to keep in personal touch with an entire working force, making each man feel [illegible] interest in [illegible]
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GETTING RICH QUICK

(Continued from Page 15)

money in order to keep him at work. You'd better get him to give you stock to cover your note and tell Lewis to do the same. We'll all go after him on that point, and get protected."

David looked troubled in his turn.

"I can't afford it. When I took up that five thousand dollars' worth of stock I only had fifteen hundred in the building loan, and I put a mortgage on one of my houses to make up the amount. If I have to stand this thousand I'll have to give another mortgage, and I swore I'd never put a plaster on my property."

"The tack's good for it," urged Lamb, with conviction.

"Yes, the tack's good," admitted Jasper.

That was the thing which held them all in line—the tack! Wallingford himself might be a spendthrift and a ne'er-do-well, but their faith in the tack that was to make them all rich was supreme. Lamb picked up one from his desk and handed it to his friend. The very sight of it, with its silken covered top, imagination carrying it to its place in a carpet where it would not show, was most reassuring, and behind it, looming up like the immense open cornucopia of Fortune herself, was the Eureka Company, the concern that would buy them out at any time for a million dollars if they were foolish enough to sell. After all, they had nothing to worry them.

David Jasper went up to the bank and had them hold the note until the next day, which they did without comment. David was "good" for anything he wanted. The next day he got hold of Wallingford to get him to renew the note and to give him stock as security for it. When J. Rufus came out of that transaction, in which David had intended to be severe with him, he had four thousand dollars in his pocket, for he had transferred to his indorser five thousand dollars of his stock and Jasper had placed another mortgage on his property. The single tack in his vest-pocket had assumed proportions far larger than his six cottages and his home. It was the same with Lewis and one of the others, and, for a week, the inventor struggled with the covering machine.

No one seemed to appreciate the fact that here their genius was confronting a problem that was most difficult of solution. To them it meant a mere bit of mechanical juggling, as certain to be accomplished as the simple process of multiplication; but to glue a piece of cloth to so minute and irregular a thing as the head of a tack, to put it on firmly and leave it trimmed properly at the edges, to do this trick by machinery and at a rate rapid enough to insure profitable operation, was a Herculean task, and the stockholders would have been aghast had they known that J. Rufus was in no hurry to solve this last perplexity. He knew better than to begin actual manufacture. The interference report on the first patent led him to make secret inquiries, the result of which convinced him that the day they went on the market would be the day that they would be disrupted by vigorous suits, backed by millions of capital. He had been right in stating that a patent is of no value except as a basis for lawsuits.

There was only one thing that offset his shrewdness in realizing these conditions, and that was his own folly. Had he been content to devote himself earnestly to the accomplishment even of his own ends, the many difficulties into which he had floundered would never have existed. Always there was the pressing need for money. He was a colossal example of the fact that easily-gotten pelf is of no value.

His wife was shrewder than he. She had no social aspirations whatever. They were both of them too Bohemian of taste and habit to conform to the strict rules which society imposes in certain directions, even had they been able to enter the charmed circle. She cared only to dress as well as the best and to go to such places of public entertainment as the best frequented, to show herself in jewels that would attract attention and in gowns that would excite envy; but she did tire of continuous suspense—and she was not without keenness of perception.

"Jim," she asked one night, "how is your business going?"

"You see me have money every day, don't you? There's nothing you want, is there?" was the evasive reply.

"Not a thing, except this: I want a vacation. I don't want to be wondering all my life when the crash is to come. So far as I have seen, this looks like a clean business arrangement that you are in now; but, even if it is, it can't stand the pressure. If you are going to get out of this thing, as you have left everything else you were ever in, get out right away. Realize every dollar you can at once, and let us take a trip abroad."

"I can't let go just yet," he replied.

She looked up, startled.

"Nothing wrong in this, is there, Jim?"

"Wrong!" he exclaimed. "Fanny, I never did anything in my life that the law could get me for. The law is a friend of mine. It was framed up especially for the protection of J. Rufus Wallingford. I can shove ordinary policemen off the sidewalk and make the chief stand up and salute when I go past. The only way I could break into a jail would be to buy one."

She shook her head.

"You're too smart a man to stay out of jail, Jim. The penitentiary is full of men who were too smart to go there. You're a queer case, anyhow. If you had buckled down to straight business with your ability you'd be worth ten million dollars to-day."

He chuckled.

"Look at the fun I'd have missed, though."

But for once she would not joke about their position.

"No," she insisted, "you're looking at it wrong, Jim. You had to leave Boston; you had to leave Baltimore; you had to leave Philadelphia and Washington; you will have to leave this town."

"Never mind, Fanny," he admonished her. "There are fifty towns in the United States as good as this, and they've got coin in every one of them. They're waiting for me to come and get it, and, when I have been clear through the list, I'll start all over again. There's always a fresh crop of bait-nibblers, and money is being turned out at the mint every day."

"Have it your own way," responded Mrs. Wallingford, "but you will be wise if you take my advice to accumulate some money while you can this time, so that we do not have to take a night train out in the suburbs, as we did when we left Boston."

Mr. Wallingford returned no answer. He opened the cellar door and touched the button that flooded his wine cellar with light, going down himself to hunt among his bottles for the one that would tempt him most. Nevertheless, he did some serious thinking, and, at the next board-of-directors' meeting, he announced that the covering machine was well under way, showing them drawings of a patent application he was about to send off.

It was a hopeful sign—one that restored confidence. He must now organize a selling department and must have a Chicago branch. They listened with respect, even with elation. After all, while this man had deceived them as to his financial standing when he first came among them, he was well posted, for their benefit, upon matters about which they knew nothing. Moreover, there was the great tack! He went to Chicago and appointed a Western sales-agent. When he came back he had sold fifteen thousand dollars' worth of his stock through the introductions gained him by this man.

J. Rufus Wallingford was "cleaning up."

VIII

"IN TWO weeks we will be ready for the market," Wallingford told inquiring members of the company every two weeks, and, in the mean time, the model for the covering machine, in which change after change was made, went on very slowly, while the money went very rapidly. A half-dozen of the expensive stamping machines had already been installed, and the treasury was exhausted. The directors began to look worried.

One morning, while Ella Jasper was at her sweeping in the front room, the big red automobile chugged up to the gate and J. Rufus Wallingford got out. He seemed gigantic as he loomed up on the little front porch and filled the doorway.

"Where is your father?" he asked her.

"He is over at Kriegler's," she told him, and directed him how to find the little German saloon where the morning "lunch club" gathered.

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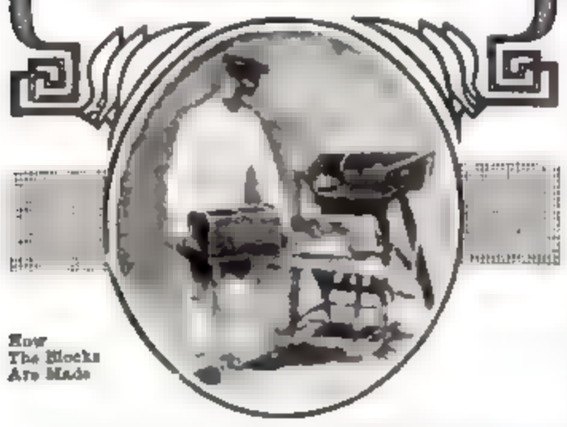

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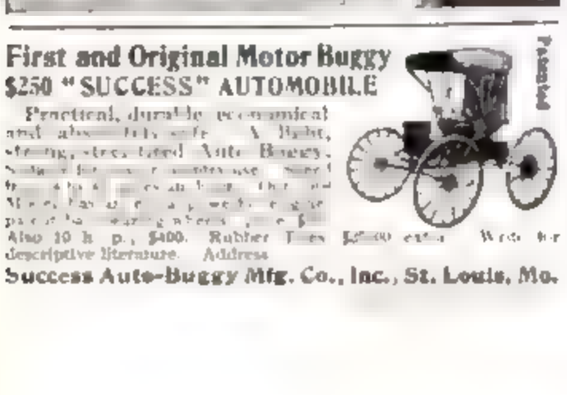

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Instead of turning, he stood still for a moment and looked her slowly from head to foot. There was that in his look which made her tremble, which made her flush with shame, and when at last he turned away she sat down in a chair and wept.

At Kriegler's, Wallingford found Jasper and two other stockholders, and he drew them aside to a corner table. For a quarter of an hour he was jovial with them, and once more they felt the magnetic charm of his personality, though each one secretly feared that he had come again for money. He had, but not for himself.

"The treasury is empty," he calmly informed them, during a convenient pause, "and the Corley Machine Company insist on having their bill paid. We owe them two thousand dollars, and it will take five thousand more to complete the covering machine."

"You been wasting money in the company as you do at home," charged David, flaring up at once with long suppressed grievances. "You had thirty thousand cash to begin with. I was down to the Corley Machine Company myself, day before yesterday, and I saw a pile of things that you had made and thrown away that they told me cost nearly five thousand dollars."

"They didn't show you all of it," returned Wallingford coolly. "There's more. You don't expect to perfect a machine without experimenting, do you? Now you let me alone in this. I know my business, and no man can say that I am not going after the best results in the best way.

"You fellows figure on expense as if we were conducting a harness shop or a grocery store," continued Wallingford, whereat Jasper and Lewis reddened with resentment of the sort for which they could not find voice. "Rent, light, power and wages eat up money every day," he reminded them, "and every day's delay means that much more waste. We have got to have money to complete this covering machine, and we have got to have it at once. There is twenty thousand dollars' worth of treasury stock for sale, aside from the hundred thousand held in reserve until we are ready to manufacture. That extra stock has got to be sold right away!

"I leave it to you," concluded Wallingford, rising. "I'm not a stock salesman," and with that brazen statement he left them.

The statement was particularly brazen because that very morning, after he left these men, he disposed of a five-thousand-dollar block of his own stock and turned the money over to his wife before he returned to the office that afternoon. Lamb received him in a torrent of impatience.

"I feel like a cheat," he said. "The Corley people were over here again, and say that they do not know us. They only know our money, and they want some at once or they will not proceed with the machinery."

"I have been doing what I could," replied Wallingford. "I put the matter up to Jasper and Lewis and Nolting this morning. I told them they would have to sell the extra treasury stock."

"You did!" exclaimed Lamb. "Why did you go to them? Why didn't you go out and sell the stock yourself?"

"I am not a stock salesman, my boy."

"You have been active enough in selling your private stock," charged Lamb.

"That's my business," retorted Mr. Wallingford. "I am strictly within my legal rights in disposing of my own stock. It is my property, to do with as I please."

"It is obtaining money under false pretenses, for until you have completed this machinery and made a market for our goods the stock you have sold is not worth the paper it is printed on. It represents no value whatever."

"It represents as much value as treasury stock or any other stock," retorted Mr. Wallingford. "By the way, make a transfer of this fifty-share certificate to Thomas D. Caldwell."

"Caldwell!" exclaimed Lamb. "Why, he is one of the very men we have been trying to interest to get him to take some of this treasury stock. He is of our lodge. Last week we had him almost in the notion, but he backed out."

"When the right man came along he bought," said Wallingford, and laughed.

"This money should have gone into our depleted treasury," Lamb declared hotly. "I refuse to make the transfer."

"I don't care; it's nothing to me. I have got the money and I shall turn over this certificate to Mr. Caldwell. When he demands the transfer you will have to make it."

"There ought to be a law to compel this sale to be made of treasury stock."

"Possibly," admitted Mr. Wallingford, "but there isn't. You will find, my boy, that everything I do is strictly within the pale of the law. I can go into any court and prove that I am an honest man."

Lamb sprang angrily from his chair.

"You're a thief," he charged, his eyes flashing.

"I'm not drawing any salary for it," replied Wallingford, and Lamb halted his anger with a sickened feeling. The two hundred dollars a month salary that he had been drawing lay heavily upon his conscience.

"I'm going to ask for a reduction in my salary at the next meeting," he declared. "I cannot take the money with a clear conscience."

"That's up to you," replied Wallingford; "but I want to remind you that unless money is put into this treasury within a day or so the works are stopped," and he went out to climb into his auto, leaving the secretary to some very sober thought.

Well, Lamb reflected, what was there to do? But one thing: raise the money by the sale of treasury stock to replenish their coffers and carry on the work. He wished he could see his friend Jasper. The wish was like sorcery, for no more was it uttered than David and Mr. Lewis came in. They were deeply worried over the condition into which affairs had been allowed to drift, but Lamb had cooled down by this time. He allowed them to hold an indignation meeting for a time, but presently he reminded them that, after all, no matter what else was right or wrong, it would be necessary to raise money—that the machine must be finished. They went over to the shop to look at it. The workmen were testing it by hand when they arrived, and it was working with at least a fair degree of accuracy. The inspection committee did not know that the device was entirely impractical. All that they saw was that it produced the result of a finished tack with a cover of colored cloth glued tightly to its head, and to them its operation was a silent tribute to the genius of the man they had been execrating. They came away encouraged. It was Mr. Lewis who expressed the opinion that was gaining ground with all of them.

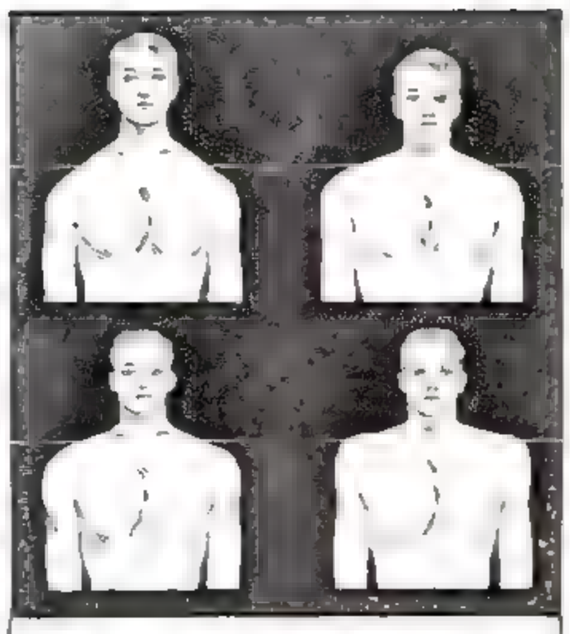
"After all," he declared, "we have got to admit that he's a big man."

The result was precisely what Wallingford had foreseen. These men, to save their company, to save the money they had already invested, raised ten thousand dollars among them. David Jasper put another five-thousand-dollar mortgage on his property; Mr. Lewis raised two thousand, and Edward Lamb three thousand, and with this money they bought of the extra treasury stock to that amount.

J. Rufus Wallingford returned in the morning. The stock lay open for him to sign; there was ten thousand dollars in the treasury and a check to the Corley Machine Company, already signed by the treasurer, was also awaiting his signature. The eight thousand dollars that was left went at a surprisingly rapid rate, for, with a love for polished detail, Wallingford had ordered large quantities of shipping cases, stamps to burn the company's device upon them, japanned steel signs in half a dozen colors to go with each shipment, and many other expensive incidentals, besides the experimental work. There were patent applications and a host of other accumulating bills that gave Lamb more worry and perplexity than he had known in all his fifteen years of service with the Dorman Company.

The next replenishment was harder. To get the remaining ten thousand dollars in the treasury, the already committed stockholders scraped around among their friends to the remotest acquaintance, and placed scrip no longer in blocks of five thousand, but of ten shares, of five shares, even in driblets of one and two hundred dollars, until they had absorbed all the extra treasury stock, and in that time Wallingford, by appointing a St. Louis agent, had managed to dispose of twenty thousand dollars' worth of his own holdings. He was still "cleaning up," and he brought in his transfer certificates with as much nonchalance as if he were turning in orders for tacks.

Rapid as he now was, however, he did not work quite fast enough. He had still some fifteen thousand dollars' worth of personal stock when, early one morning, a



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businesslike gentleman stepped into the office where Lamb sat alone at work, and presented his card. It told nothing beyond the mere fact that he was an attorney.

"Well, Mr. Rook, what can I do for you?" asked Lamb pleasantly, though not without apprehension. He wondered what J. Rufus had been doing.

"Are you an officer of the Universal Covered Tack Company?" inquired Mr. Rook.

"The secretary; Edward Lamb."

"Quite so. Mr. Lamb, I represent the Invisible Carpet Tack Company, and I bring you their formal notification to cease using their device," and he delivered to Edward a folded document. "The company assumes that you are not thoroughly posted as to its article of manufacture, nor as to its patents covering it," he resumed. "They have been on the market three years with this tack."

From his pocket he took a fancifully embellished package, and, opening it, he poured two or three tacks into Edward's hand. With dismay the secretary examined one of them. It was an ordinary carpet tack, such as they were about to make, but with a crimson-covered top. Dazed, scarcely knowing what he was doing, he mechanically took his knife from his pocket and cut the cloth from it. The head was roughened for gluing precisely as had been planned for the Universal Tack.

"Assuming, as I say, that you are not aware of the encroachment," the attorney went on, "the Invisible Company does not desire to let you invite prosecution, but merely to warn you against attempting to put an infringement of their goods on the market. They have plenty of surplus capital, and are prepared to defend their rights with all of it, if necessary. Should you wish to communicate with me or have your counsel do so, my address is on that card," and, leaving the paper of tacks behind him, Mr. Rook left the office.

Without taking the trouble to investigate, Lamb knew instinctively that the lawyer was right, an opinion which later inquiry all too thoroughly corroborated. For three years the Invisible Carpet Tack Company had been supplying precisely the article the Universal Company was then striving to perfect. What there was of that trade they had and would keep, and a sickening realization came to the secretary that it meant a total loss to himself and his friends of practically everything they possessed. The machinery in which their money was invested was special machinery that could be used for no other purpose, and was worth but little more than the price of scrap-iron. Every cent that they had invested was gone!

His first thought was for David Jasper. As for himself, he was young yet. He could stand the loss of five thousand He could go back to Dorman's, take his old position and be the more valuable for his ripened experience, and there was always a chance that a minor partnership might await him there after a few more years; but as for Jasper, his day was run, his sun had set.

It was a hard task that confronted him, but he must do it. He called up Kriegler's and asked for David Jasper, and when David came to the telephone he told him what had happened. Over and over, carefully and point by point, he had to explain it, for his friend could not believe, since he could not even comprehend, the blow that had fallen upon him. Suddenly Lamb found there was no answer to a question that he asked. He called anxiously again and again. He could hear only a confused murmur in the 'phone. There were tramping feet and excited voices, and he gathered that the receiver was left dangling, that no one held it, that no one listened to what he said. Hastily putting on his coat and hat, he locked the office and took a car for the North Side.

J. Rufus Wallingford himself was busy that morning, and in the North Side, too. His huge car whirled past the little frame houses that were covered with mortgages which would never be lifted, and stopped before the home of David Jasper. His jaw was hanging loosely, his big, red face was bloated and splotched, and his small eyes were bloodshot, though they glowed with a sombre fire. He had been out all night, and this was one of the few times he had been indiscreet enough to carry his excesses over into the morning. At first, blinking and blearing in the sunlight, he had been numb; but an hour's swift ride in the fresh air of the country had revived

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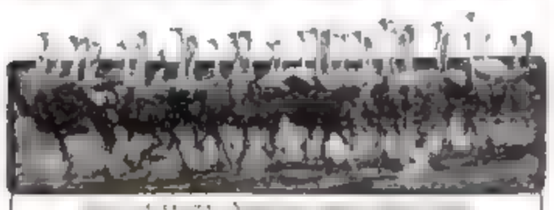

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him, while the ascending sun had started into life again the fumes of the wine that he had drunk, so that all of the evil within him had come uppermost without the restraining caution that belonged to his sober hours. In his abnormal condition the thought had struck him that now was the time for the final coup—that he would dispose of his remaining shares of stock at a reduced valuation and get away, at last, from the irksome tasks that confronted him and from the dilemma that was slowly but surely encompassing him.

In pursuance of this idea it had occurred to him, as it never would have done in his sober moments, that David Jasper could still raise money and that he could still be made to do so. Lumbering back to the kitchen door, he knocked upon it, and Ella Jasper opened it. Ella had finished her morning's work hurriedly, for she intended to go downtown shopping, and was already preparing to dress. Her white, rounded arms were bared to the elbow.

The sombre glow in Wallingford's eyes leaped into flame, and, without stopping to question her, he pushed his way into the kitchen, closing the door behind him. He lurched suddenly toward her, and, screaming, she flew through the rooms toward the front door.

She would have gained the door easily enough, and, in fact, had just reached it, when it opened from the outside, and her father, accompanied by his friend Lewis, came suddenly in.

For half an hour, up at Kriegler's, they had been restoring David from the numb half-trance in which he had dropped the receiver of the telephone, and even now he swayed as he walked, so that his condition could scarcely have been told from that of Wallingford when the latter had come through the gate. But there was this difference between them: the strength of Wallingford had been dissipated; that of Jasper had been merely suspended. It was a mental wrench that had rendered him for the moment physically incapable. Now, however, when he saw the author of all his miseries, a hoarse cry of rage burst from him, and before his eyes there suddenly seemed to surge a red mist. Hale and sturdy still, a young man in physique, despite his sixty years, he sprang like a tiger at the adventurer who had wrecked his prosperity.

There was no impact of strained bodies, as when two warriors meet in mortal combat; as when attacker and defender prepare to measure prowess. Instead, the big man, twice the size and possibly of twice the lifting and striking strength of David Jasper, having on his side, too, the advantage of being in what should have been the summit of life, shrank back, pale to the lips, suddenly whimpering and crying for mercy. It was only a limp, resistless man of blubber that David Jasper had hurled himself upon, and about whose throat his lean, strong fingers had clutched, the craven gurgling still his appeals for grace. Ordinarily this would have disarmed a man like David Jasper, for disgust alone would have stayed his hand, have turned his wrath to loathing, his righteous vengefulness to nausea; but now he was blind, blood-mad, and he bore the huge, craven lump of moral putty to the floor by the force of his resistless onrush.

"Man!" Lewis shouted in his ear—"Man, there's a law against that sort of thing!"

"Law!" screamed David Jasper—"Law! Did it save me my savings? Let me alone!"

The only result of the interference was to alter the direction of his fury, and now, with his left hand still gripping the throat of his despoiler, his stalwart fist rained down blow after blow upon the hated, fat-jowled face that lay beneath him. It was a brutal thing, and, even as she strove to coax and pull her father away, Ella was compelled to avert her face. The smacking impact of those blows made her turn faint; but, even so, she had wit enough to close the front door, so that morbid curiosity should not look in upon them nor divine her father's madness.

Just as she returned to him, however, and even while his fist was upraised for another stroke at that sobbing coward, a spasmodic twitch crossed his face as he gasped deeply for air, and he toppled to the floor, inert by the side of his enemy. Age had told at last. In spite of an abstemious life, the unwonted exertion and the unwonted passion had wreaked their punishment upon him.

It was David's friend Lewis who, with white, set face, helped Wallingford to his

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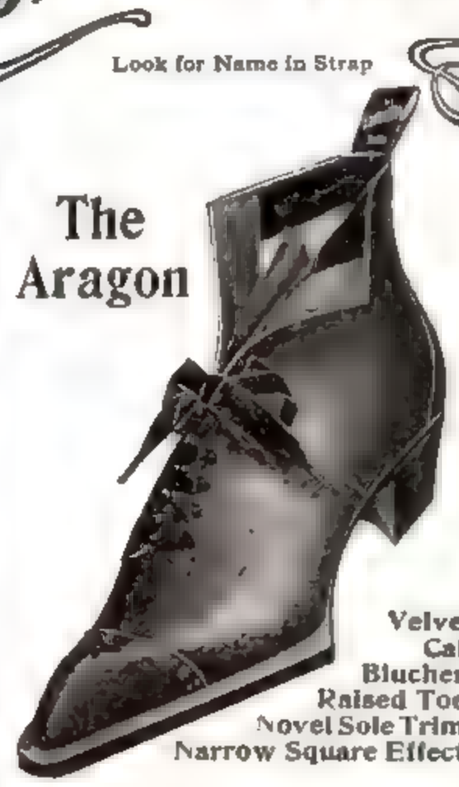

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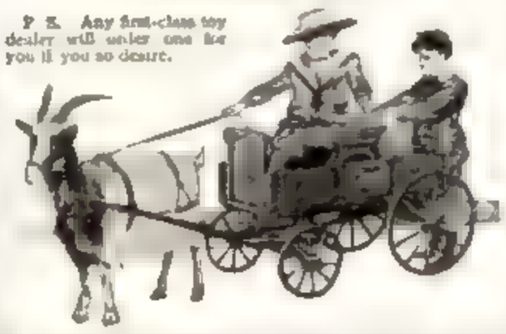

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(SECTIONAL VIEW)

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feet, and, without a word, scornfully shoved him toward the door, throwing his crumpled hat after him as he passed out. With blood upon his face, and two rivulets of tears streaming down through it, J. Rufus Wallingford, the suave, the gentleman for whom all good things of earth were made and provided, ran, with downstretched, quivering lips, sobbing, to his automobile. The chauffeur jumped out for a moment to get the hat and to dip his kerchief in the stream that he turned on for a moment from the garden hydrant; coming back to the machine, he handed the wet kerchief to his master, then, without instructions, he started home. When his back was thoroughly turned, the chauffeur, despite that he had been well paid and extravagantly tipped during all the months of his fat employment, smiled, and smiled, and kept on smiling, and had all he could do to prevent his shoulders from heaving. He was gratified—was Frank—pleased in his two active senses of justice and of humor.

Just as the automobile turned the corner, Edward Lamb came running down the street from Kriegler's, where he had first gone to find out what had happened, and he met Mr. Lewis going for a doctor. Without stopping to explain, Lewis jerked his thumb in the direction of the house, and Edward, not knocking, dashed in at the door. They had laid David upon his bed in the front room, and his daughter bent over him, bathing his brow with camphor. David was speechless, but his eyes were open now, and the gleam of intelligence was in them. As their friend came to the bedside, Ella looked around at him. She tried to gaze up at him unmoved as he stood there, so young, so strong, so dependable; she strove to look into his eyes bravely and frankly, but it had been a racking time in which her strength had been sorely tested, and she swayed slightly toward him. Edward Lamb caught his sister in his arms, but when her head was pillowed for an instant upon his shoulder and the tears burst forth, lo! the miracle happened. The foolish scales fell so that he could see into his own heart, and detect what had laid there unnamed for many a long year—and Ella Jasper was his sister no longer!

"There, there, dear," he soothed her, and smoothed her tresses with his broad, gentle palm.

The touch and the words electrified her. Smiling through her tears, she ventured to look up at him, and he bent and kissed her solemnly and gently upon the lips; then David Jasper, lying there upon his bed, with all his little fortune gone and all his sturdy vigor vanished, saw, and over his wan lips there flickered the trace of a satisfied smile.

Hidden that night in a stateroom on a fast train, J. Rufus Wallingford and his wife, with but such possessions as they could carry in one trunk and their suit-cases, whirled eastward.

It was two days afterward that they entertained "Blackie" Daw in one of the most exclusive hostelries in New York City. On Mr. Wallingford's face there were still traces of the recent conflict.

"Fanny's the girl!" he declared, with his hand affectionately upon his wife's shoulder. "She's little Mamie Bright, all right. For once we got away with it. I'm a piker, I know, but twenty-eight thousand in yellow, crinkly boys to the good, all sewed up in Fanny's skirt till we ripped it out and soused it in a deposit vault, isn't so bad for four months' work."

"You're all to the mustard," admired Blackie; "you're the big noise and the blinding flash. As I say, I'd go into some legitimate line myself if I wasn't honest. What bites me, though, is that you say you got it all out of my little Lamb and his easy friends."

"Easy? Um—m—m—m," commented Mr. Wallingford frowningly, as he unconsciously rubbed the tips of his fingers over the black puff under his right eye. "You've got it wrong. Why, when you tap one of those pikers for a couple of mean little thousands they howl like a steam calliope. One old pappy guy started to take it out of my hide, and he tried so hard it gave him paralysis."

Mr. Daw laughed in sympathy.

"You must have had a lively get-away, to judge from the marks the mill left on you; but why this trip across the pond? Are they after you?"

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(THE END)

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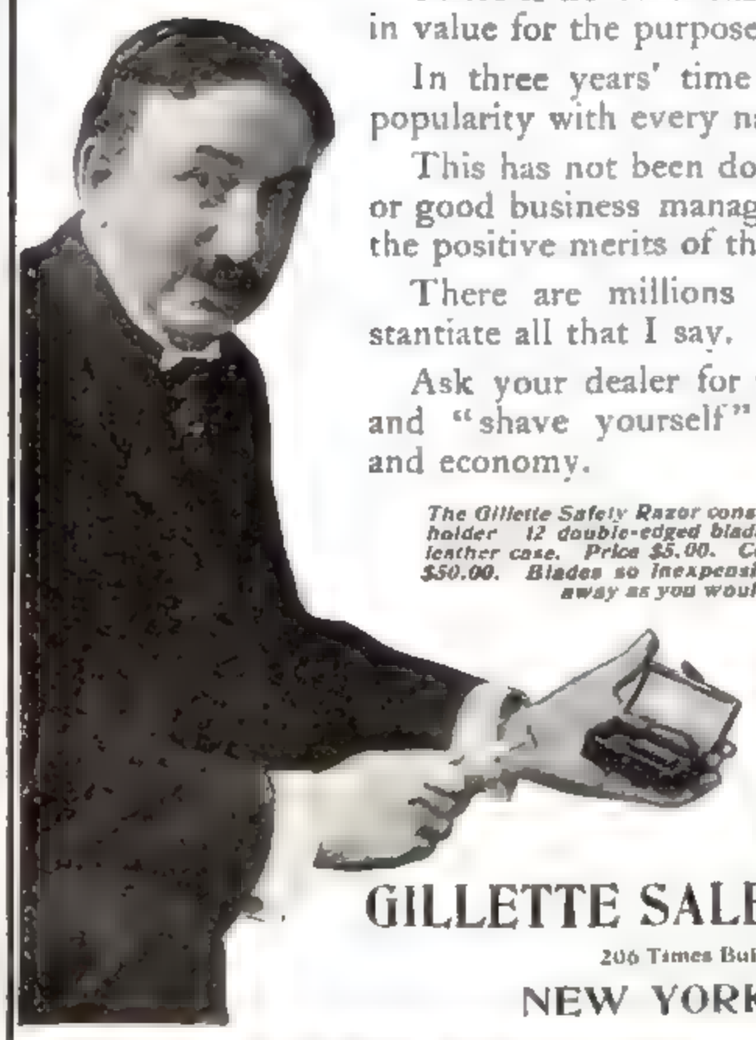

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THE REAL AMERICAN BOSS

(Continued from Page 4)

higher than our own. Yet I cannot honestly balance the score without going more into detail. For superb precision of features, your most beautiful women perhaps adhere more closely than ours to the classic ideal of the sculptor; but the painter would oftener find in our women than in yours that supreme prerequisite of a beautiful face—expression.

To our French idea, your great beauties — and the same comment will apply to the English and all the races but the Latins — are generally too coldly statuesque to evoke our unalloyed enthusiasm. When one of them, however (and I have known several such cases), has a face that is not only exquisitely beautiful in its lines, but is stamped with the irresistible impress of "temperament," then nothing that all the rest of the world can show of its best can diminish her supremacy of loveliness.

The feminine physiques of the two races in question possess their respective points of superiority, although the majority of Americans, both male and female, seem to me too lean (a reflex of the nervous restlessness of the nation) to be defined as symmetrical; it is none the less true that many of your woman have superb figures. I noticed this particularly in a few of the large cities like New York and Philadelphia, while it was rare indeed that I saw a really well-built woman in Chicago. Judging by the usual types I encountered in society, or on the streets of the cities, I am convinced that the average American woman is decidedly taller than the woman of France; and, although the French woman's waist and neck are usually too short to be strictly beautiful, the American woman has generally a long, slender waist and a slim, swanlike throat that add distinctly to her attractive ensemble.

The First Aid to the Figure

Of course, even we men know that there are certain sartorial adjuncts that help to give overstout or overthin women the appearance of fine physiques, so I am taking that into consideration. I noticed in your country that only particularly well-dressed women seemed to be properly corseted, according to our Parisian notion, whereas in France every class of female, high and low, however humbly attired, has the appearance of wearing the latest and most graceful model of stays. This observation, I know, carries an inferential compliment to American women, whose stunning figures still impress a Parisian, even when he discerns that they are not corseted in the fashion that so advantages the women of his own country.

Beautiful feminine arms, through some odd freak of Nature, are a strange rarity all over the world, but I have seen more of them in this country than anywhere else in my travels. Yet what a sad irony that these ravishing things of beauty should be chiefly utilized by your women to operate when they talk, with the jerky jumps of a railway semaphore, and, when they walk, to flip and flap like the ungainly wings of a windmill!

When we come to contrast that other element in the external aspects of the two races, namely, dress, it goes without saying that the women of my country are *facile princeps*. The art of attiring herself most becomingly and most effectively is one that forms part of the normal French woman's nature. Your women look like goddesses of fashion when compared with the English or Germans, but I think you will admit they lack that innate something, that mystic *chic*, that radiates from every French woman.

To my surprise I do not find that American women carry themselves well or gracefully. I had expected that their devotion to outdoor sports and their tall stature would have given them an easy, pliant resiliency of movement. Instead of this, I am amazed by the awkward arm-swinging, hip-wobbling gait of your younger women and girls, that impresses me as not a whit less *gauche* and ugly than the ridiculous hussar stride of the English woman.

Though in my judgment they are not, American women, from their physiological traits, ought to be graceful, and probably will be later. That they are not now graceful

For Helping Salaries

and last chance to get the best advertising instruction at a saving of 33⅓% to 50%.

The beautiful new Powell Building, 1908, the greatest salary-increasing edifice in the world, will be owned and wholly occupied by the Powell Correspondence Schools — my famous Advertising System and allied courses, Illustrating, Show Card Writing, Window Trimmings, etc. Famous experts will conduct the new schools on new ideas, while I am about to surprise the business world with additions to the advertising course, which I shall continue to personally conduct.

This is the most important message I have ever penned to ambitious men and women who want to earn more, and to merchants and manufacturers who want to double their businesses.

Six years ago at the urgent suggestion of notable advertising men who saw the crying need of really expert training, I established the Powell System of Advertising Instruction by correspondence.

Beginning with two modest rooms, the demand for my services increased so steadily that four, then six rooms were required, followed in 1905 by removal to large leased floorage in the present building.

Giving my entire personal time to fitting deserving young men and women to earn large salaries, and business men to infuse originality, sense and ginger into their advertising, the fame of the Powell System soon spread from coast to coast, and it stands to-day as it has from the very first, a standard course of instruction in the estimation of all advertising authorities and the leading publishers of the land.

SATURDAY EVENING POST readers have seen such a steady stream of new testimony from my graduates, in contrast to the undated, unaddressed, doubtful and time-worn "nest egg" recommendations of my followers and imitators, that it will be easy to understand why the fine new Powell building is necessary.

Necessary because six years of conscientious, successful personal endeavor have broken all records in raising salaries and incomes in almost every line of industry.

But with all the past success of my System of Instruction — the best ever conceived — I am about to still further ramp it and greatly enlarge it, for I intend that it shall remain at the head and typify the best in every advancement. And it will likewise continue to be the easiest to master.

This is of vast importance to those who wish to become expert advertisers, and especially because of the necessary raise in tuition rates, due to advances in printing, book-making, etc., and I take this means to notify all my prospective students, and explain that by enrolling now they will save nearly a half. This is no hurry up scheme, but a timely notification, as I extend enrollments secured in this way will permit me to cut off enough advertising this Fall to meet the increased expense in giving the enlarged course of study.

If at all interested, let me mail my free books — Prospectus, "Net Results" and full explanatory matter. Address me

GEORGE H. POWELL
642 Metropolitan Annex, New York

Became General Manager

Boston, Mass., August 16, 1907.
As a result of the advertising literature that I was able to turn out after completing your course of instruction, I was offered the position of general manager of the Inventors' Exchange about two months ago, and am pleased to say that I have [illegible] factorily filled the position but have actually increased our business [illegible] the year when everything is usually at a standstill, and I know almost nothing about advertising before enrolling.
ROYAL L. BARROWS.

IVER JOHNSON SAFETY AUTOMATIC REVOLVER

You Must Pull the Trigger

or there will be no discharge. This is the *one* revolver that cannot go off by accident. We make the kind that discharges when you want to shoot and not before. One million six hundred thousand have been sold and not an accidental shot. As handsome a revolver as is made; in a number of styles and several sizes. As safe as a spiked cannon, but as full of business as a hornet's nest.

Hammer Hammer — Accidental Discharge Impossible

Send for our booklet "*Shots*" and our illustrated and descriptive catalogue of the best revolvers, shotguns and bicycles you can get anywhere.

Iver Johnson Safety Hammer Revolver 3-in. barrel, nickel-plated finish, 22 rim-fire cartridge, 32 or 38 center-fire cartridge $6

Iver Johnson Safety Hammerless Revolver 3 in. barrel, nickel plated finish, 32 or 38 center-fire cartridge $7

For sale by Hardware and Sporting Goods dealers everywhere, or will be sent prepaid on receipt of price if your dealer will not supply. Look for the owl's head on grip and our name on barrel.

Iver Johnson's Arms & Cycle Works, 147 River St., Fitchburg, Mass.

NEW YORK, 99 Chambers Street. PACIFIC COAST: 1346 Park St., Alameda, Cal. HAMBURG, GERMANY: Pickhuben 4. LONDON, ENGLAND: 17 Mincing Lane, E. C.

Makers of Iver Johnson Single Barrel Shotguns and Iver Johnson Truss Bridge Bicycles

WE TEACH TELEGRAPHY QUICKLY and put our graduates at work. Railroads write us daily for operators and [illegible] RAILROAD PASSES TO DESTINATION. Expenses very low and students scarce. Other [illegible] 60-page book telling about it — Free. *Write today.*
Valentine's School of Telegraphy, (Estab. 35 years) Janesville, Wis.

GEO. H. HEAFFORD, LAND BROKER
Hunts bargains for buyers of farm lands anywhere in the United States. Write your desires and price you can pay. No fee, no charge.
277 Dearborn St., Chicago, Ills.

PATENTS Secured or Fee Returned. Terms Low. Highest References. Advice and Literature Free. VARNUM & CO., PATENT ATTORNEYS, 507 F St. N. W., Wash., D. C.

Style 403. Latest Model.

Its musical qualities and tasteful case design make it ideal for home use.

Ivers & Pond Pianos

Will please music-lovers who have high ideals as to tone quality and general piano perfection. Our new models especially designed for the season of 1907-8 are finer musically and handsomer architecturally than any we have produced in all our manufacturing experience. In durability as well as artistic qualities they take rank with the world's most famous pianos.

We would mail our new catalogue free, and where we have no dealer at present, we can sell you direct from our large factory established 1871, paying the cash prices, and shipping our pianos Free on trial, to any railroad station in the most remote city or village of the United States. *Address,*

IVERS & POND PIANO CO.
103 Boylston Street, Boston.

The only oil which can be relied upon to take care of your engine under all conditions is Mobiloil. Whatever the make of your automobile or the kind of engine which propels it—there is a special grade of

VACUUM
MOBILOIL

for it. Mobiloil in its five different grades is absolutely correct for use in the cylinders of all known automobiles.

Send for booklet which tells the proper oil for your automobile. It's free. Mobiloil is sold by dealers everywhere in barrels and cans of various capacities. Manufactured by

VACUUM OIL CO.
Rochester, N. Y.

MAKE MONEY EASILY

You can do this by taking up the practice of magic and

Become an Expert Magician

It is easy when you know how
We not only teach you how, but supply the tricks as well.

We Will Send Full Particulars

Our Catalog and a copy of that most fascinating book "Entertaining by Magic" on receipt of 10 cents, stamps or silver.

THE CREST TRADING CO.
15 Witmark Building, New York

is doubtless due to the excessive nervousness of the race. I have never known such a restless people as the Americans. Though I take them to be a refined race by instinct, the whole nation seems to me to lack that repose that is the outward symbol of refinement. Your lack of it is shown in a thousand ways. Whatever you do you do it in a rush, and then wonder that foreigners do not instantly imitate your impetuosity. In your conversations you gesticulate too brusquely and hastily to be either graceful, appropriate or effective. When you talk you talk about too many things, and too flippantly, in too brief a space of time. When you eat you make your food disappear much too rapidly for your digestion and for "good form," and let it be too obvious that you are in a hurry to be up and doing again—or to resume talking.

The Voice of the Eagle

I am convinced that this same restless habit of doing everything at racing speed is responsible for several other glaring defects in the American woman. It is probably this that gets her accustomed to pitching her voice to a high and rasping key that disenchants every foreign hearer.

Her inevitable hurry is also the obvious cause, even among women of the best social position, for slurring her language in her intonation. Her diction is not comparable to that of the ordinary French woman, and it is beyond all question that she does not speak the English language so carefully, so accurately, or with half the womanly charm of her English sisters—notoriously less clever than the women of America.

You will notice that I style these peculiarities "defects," by which I mean that they are not inherent bad qualities, but simply correctable characteristics that can easily be remedied, and will, doubtless, right themselves in time. I hope so, indeed, for they mar what would otherwise be a perfect ensemble, whose fascinations we foreigners are as prone to avow as any man in America.

After all, viewed as an abstract proposition, we men of other lands, unless we be the husbands of American wives, have no right to pick out the few unimportant flaws in your women, which chiefly affect their American husbands. If the latter are not grieved by the loudly-heralded independence of their better halves, and the other mannerisms that are collateral thereto, why should we outsiders complain, for the eccentricities in question only slightly impair their agreeableness toward us?

I once saw a charming Baltimore woman with an imperious wave of her jeweled hand command her liege lord to leave the room when the handsome secretary of a certain European embassy called to pay his respects to the lady. If I had been the husband I should have probably rebelled obstreperously, but he left the room without protest. Over and over again I have seen husbands obey docilely the wifely command, 'Do this at once," and others who almost quailed when the household tyrant stamped her foot angrily as she cried: "I won't have this—do you understand?"

Having observed that, in these particular matters, as in everything else, the young girls of America are verbatim editions of their elders, I was curious to ascertain whether they were regularly coached by their mothers as understudies, or whether they suddenly sprouted the requirements when the exigency arose—in other words, when they married. I found that the inclination to wield autocratic prerogatives was entirely a matter of instinct, and that it was unnecessary to rehearse them in their parts for future uses.

Although never inclined to cultivate the society of our girls at home—for unmarried young women in Europe are usually inane—I found the fair damsels of America an entirely different proposition. Barring the sometimes misleading evidence of a female's age that is provided by her appearance, there was scarcely any reliable sign by which, at first, my foreign eyes could distinguish the younger matrons from the maids. There was the same self-reliant *aplomb* about the one as the other, and all appeared to mingle together on the same familiar plane. I never once remarked, at any social function I attended in this country, a young girl who was shy or ill at ease, or who curtsied when addressed by a married woman, as one usually sees abroad. The only plan I grew to depend upon for

Chill Fall Nights

Before the fires are lighted, when the evenings are chilly and damp, the room in which you sit should be warm and dry for your health's sake as well as comfort.

PERFECTION Oil Heater

(Equipped with Smokeless device)

is just the thing for this time of year. Touch a match to the wick—turn it up as far as it will go. You can't turn it too high, the Smokeless Device prevents. Heats a large room in a few minutes and can be carried easily from one room to another. Handsomely finished in nickel or japan. Burns 9 hours with one filling. Every heater warranted

The Rayo Lamp is the best lamp for all-round household purposes. Gives a clear, steady light. Made of brass throughout and nickel plated. Equipped with the latest improved central draft burner. Handsome—simple—satisfactory. Every lamp guaranteed

If you cannot get heater and lamp at your dealer's, write for nearest agency

STANDARD OIL COMPANY
(Incorporated)

The Razor with a Velvet Edge

The Safest Razor Made

The Torrey Razor is the safest razor—because it has a *velvet edge* that glides over the face and shaves without pull or hang.

It is the safest razor made because it shaves the beard with a free diagonal stroke that leaves the skin without scratch or blemish.

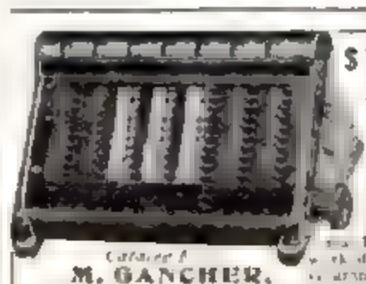
Torrey Razors

are made with the old time skill of the famous makers of Sheffield blades.

Torrey Razors and Strops are the best shaving implements made.

It is worth your while to send for our booklet which tells how to select and care for a razor.

THE J. R. TORREY RAZOR COMPANY
Dept. A, Worcester, Mass.



"Gem" ADDING MACHINE $15

Sent on 10 days trial at our expense.

Has an [illegible] and is guaranteed for [illegible] years. Takes the place of a High Grade Mechanical Production. Does the work of all [illegible] machines. Write for [illegible]

Catalogue &
M. GANCHER,
Automatic Adding Machine Co. 332 Broadway N. Y.

ROCKING-CHAIR TIPS
OF SOFT RUBBER

prevent base boards and furniture being scratched. If your dealer doesn't sell them send to us. 15 cents pair, two pairs 25 cents.

ELASTIC TIP CO. 370 Atlantic Avenue Boston, Mass.

Bailey's
"Good Samaritan"
Hot Water Bottle

Made in red rubber only, *cloth lined*, and warranted.

10 in., 2 qts., $1.75
11 in., 3 qts., 2.00

it fits the spot that hurts

If fastening the two ends together makes a **perfect heater** it makes of the feet what a perfect form for **throat troubles** or stand next to the body. It is the most comforting and practical **Hot Water Bottle** ever made.

Sent on Receipt of Price. Rubber Catalogue FREE.
C. J. BAILEY & CO., 22 Boylston St., BOSTON, MASS.

SUPERBA Silk Cravats

A Superba Cravat does a lot of color-proud. The silk tries to imprison shrinkage, knots, creases and wrinkles—but it lacks the water. You can't wear out a Superba Cravat until you've gotten an ample money's worth. At all Haberdasher's and Men's Stores.

If you have the most difficulty send us the retail price—50 cts., 75 cts., or $1.00. State shape and color desired.

You'll want that "Look of Correctness," anyhow. IT'S FREE!

H. C. COHN & CO., Rochester, New York.

The Right Bright White LIGHT

Canton Incandescent Gasoline Lamp

Our new lights the finest all white [illegible] for use in any position. Ideal for out-of-door use. Agents get catalog and terms.

CANTON LIGHT CO.
910 Ninth Street, Canton, Ohio

THE WONDERFUL

KRAG HEMSTITCHER

By Which Perfect Hemstitching Can Be Done on Family Sewing Machines With Perfect Ease and Rapidity

This is something that every woman who owns a sewing machine has long wanted—a practical attachment for hemstitching. We guarantee it to work to your entire satisfaction and that it will do hemstitching more even and regular than you can do by hand. If you do not find it so, you may return it at our expense and we will refund your money. It makes a row of hemstitching as fine as you can do by hand, and you can regulate it to make the holes as far apart as you like. It is simple, durable and easily attached to any machine. Full directions for use are sent with each Hemstitcher.

Sent postpaid on receipt of price, **$2.50**

Write for Free Booklet

The booklet tells you how to make your sewing machine do hemstitching, and how to make the Krag Hemstitcher do the most beautiful and elaborate hemstitching. It is free for the asking.

Universal Hemstitcher Co., 23 West 30th St., New York

Fills Its Own Tank

Until the Conklin Self-Filling Pen was invented it was necessary to unscrew the Crescent Filler and dip the nib in ink. Now it is only necessary to turn the Crescent-Filler part—no dropper no inky fingers—no loss of time.

LOOK FOR THIS

CRESCENT-FILLER

CONKLIN'S

Self-Filling

Fountain Pen

is perfect—from the standpoint of simplicity, convenience, cleanliness and durability. Unlimited ink supply. Writes instantly. Will not scratch, blot, skip or leak.

Leading dealers handle the Conklin. If yours does not, write us. Prices, $2.50, $3.00, $4.00, $5.00 to $10.00. Send 4 cents for our handsome new catalog.

THE CONKLIN PEN CO.,
197 Manhattan Bldg.,
Toledo, Ohio,
U S A

Beautifies without any injurious after-effects. It is prepared of the purest materials only, and comes in a **Wooden Box**, which retains the delicate perfume until all is gone. Sold everywhere. Be sure to insist on getting

Pozzoni's

All druggists have it or will get it for you.

knowing which were the matrons and which the maids was this: if I saw a meek-faced man standing away a little distance from a lady and gazing at her furtively I knew the latter was a married woman, and if I saw a phalanx of men surrounding a female and smilingly outdoing each other to obey her haughty behests I needed no one to inform me that the young person in the middle was still unmarried.

The Alien's Privilege

Being a foreigner I was always graciously exempted from the necessity of obedience, while pleasant badinage or serious conversation was usually reserved for me. Consequently, on a sort of "most-favored-nations" basis, I was quite as much captivated by your celibate despots as by the married ones.

Bless their dear hearts, I am carrying away with me stacks of the tenderest memories! I can conjure, as I write, visions of sunny days and moonlight nights by verdant slopes or near the ocean, when I reveled under the ecstatic witchery of these unusual girls. And I recall that on each of these occasions there came to me insistently the droll idea that, if these winsome lassies could only go to France and teach our diffident *demoiselles* how to be fascinating before marriage, our dear old land would soon become topsyturvydom. And whenever this funny fancy danced into my mind it trailed after it a still more humorous thought. I pictured our once timid little Gallic maidens grown to womanhood, then married, and, next, trying on their new husbands the manual for managing a man that had been drilled into them by the dashing girls from over the sea. If you know anything of our marital ways in France the comedy of such a situation will appeal to you.

And that reminds me of another little burlesque scene in real life I witnessed here, the chief actors in which were a mother and daughter. Though still young and unmarried, the daughter had imitated her mother's masterfulness so amazingly that the elder lady had evidently grown to think she was her own daughter. On the day in question the mother had mildly ventured some objections to the young lady's going out with me alone for an automobile spin. Her observation was simply to the effect that in Monsieur's country unmarried girls never went driving with men without a chaperon.

"Mother, how do you dare presume to suggest what I shall or shall not do?" asked the junior lady in a tone and manner of withering eloquence. Then she went on to say a few accentuated things to the elder lady, who feebly tried to interrupt the discourse long enough to apologize for living. Just as the daughter terminated her remarks her father entered the room. After exchanging greetings the father casually inquired:

"Who else is going with you two, Alice? Isn't your mother going?"

The question seemed natural enough to me, but not to Alice's mother, who was suddenly metamorphosed from meekness to fury. Turning upon her husband in a burst of wrath, she asked him if he considered his daughter was a girl who could not be trusted out of sight without having somebody to look after her.

The poor husband, never uttering a syllable, swiftly backed away across the room, his wife following him and talking vehemently as she went, until first one and then the other at last disappeared through the door.

Then Alice and I, *sans* chaperon, went motoring. I managed the machine badly that day, for I am not the kind of man who can be serious on my outside while I am shaking with laughter within.

Now, the moral of that episode (like the moral of a large part of this article) is this: It may be difficult to be a husband in the United States, but it's jolly to be a foreigner who admires your American women without being married to one of them.

Kenyon RAIN-COATS GIVE DOUBLE SERVICE

In these factories sickness does not exist. The Kenyon Label Guarantees against the dangers of wearing clothing made in sweat-shops amidst unclean, unhealthy surroundings.

Kenreign Raincoats

FOR years we have been making the best raincoats in the market. This superiority has earned for us the greater portion of all the raincoat business.

BECAUSE of this great volume and our special facilities and trained organization, we always undersell the market. Naturally we show the largest line and we invite comparisons for style, fit, finish, workmanship, fabrics and prices.

Equally well made, are **Kenyon Overcoats.**

Our Free Booklet, "How to Judge an Overcoat," will save you money every time you buy any kind of clothing. Style books and samples of novel fabrics for Fall are ready, for Kenreign Raincoats, Kenyon light Overcoats, Kenyon Overcoats and Hangwell Trousers, also for Ladies' Silk Rubber Coats, Tourist Coats and other novel lines.

We have a handsome set of colored "Den Pictures" entitled "Revelries of a Bachelor" to send free on receipt of **your clothier's name and address.**

NEW YORK **C. KENYON CO.** CHICAGO

Address all correspondence to the factories, 702 Pacific Street, Brooklyn, N. Y.

Of what value

is your opinion of shaving soap if you have not tried

COLGATE'S SHAVING STICK

Trial Stick in nickeled box (enough for a month's shaving) sent for 4 cts. in stamps.

Colgate & Co., Dept. P
55 John St., New York City

SHORTHAND IN 30 DAYS

Boyd Syllabic System written with only nine characters. No positions, no ruled lines, no shading, no word signs, no shorthand characters, no word to learn. Can be learned at home in 30 days. Chicago Correspondence Schools, 726 Chicago Opera House Block, Chicago, Ill.

The C & H Arch Instep Support

Gives comfort to the feet. Prevents and helps broken down instep. 50 cts. per pair, dealers or by mail. Give size of shoe. Circular free.

C & H ARCH SHANK CO., Dept. E, Brockton, Mass.

Rider Agents Wanted

In every town to ride and exhibit sample 1907 model. *Write for special offer.*

Finest Guaranteed 1907 Models **$10 to $27**

1905 & 1906 Models **$7 to $12**
all of best makes

500 SECOND HAND WHEELS
All Makes and Models, **$3 to $8**
good as new

Great FACTORY CLEARING SALE

We Ship on Approval *without a cent in advance*, pay the freight and allow TEN DAYS' FREE TRIAL.

Tires, coaster brakes, sundries at half usual prices. Do not buy till you get our catalogs. *Write at once.*

MEAD CYCLE CO., Dept. S-55, Chicago

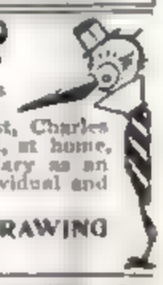
MENNEN'S BORATED TALCUM TOILET POWDER

Prickly Heat, Chafing, and Sunburn, and all afflictions of the skin.

Removes all odor of perspiration. Delightful after Shaving. Sample mailed on receipt of 25c. Get Mennen's.

GERHARD MENNEN COMPANY, NEWARK, N. J.

Can You Draw This?



Copy it as well as you can, send to us and we will give you a handsome portfolio of drawings by the noted artist, Charles Lederer. A course of lessons by mail, at home, may qualify you to earn a good salary as an artist and cartoonist. Instruction individual and exactly adapted to your talent.

THE LEDERER SCHOOL OF DRAWING
Chattanooga, Tennessee

JUDSON Freight Forwarding Co.

Reduced rates on household goods to and from all points on the Pacific Coast. 509 Marquette Building, Chicago; 1005 Carleton Building, St. Louis; 151 Tremont Building, Boston; 101 Columbia Building, San Francisco; 190 Stimson Block, Los Angeles.

This Handsome
COAT
Sent on Approval for
$1.00 Deposit
this season's
$10.98
—Our Price
does it keep it
First, last and always, we
Don't buy your new fall and winter outfit until you've seen our FREE catalog and proved by comparison that our prices are 30 per cent less than others
TODD-SMITH & Co.
EVERYTHING FOR WOMEN
236-296 MONROE ST., CHICAGO.

JONES
DAIRY FARM
SAUSAGES

SPECIAL TRIAL OFFER:
4 lbs. $1.00, Express Prepaid
and you may have your money back if not satisfied
JONES DAIRY FARM
Box 605, Fort Atkinson, Wis.

NO MONEY DOWN
MEN'S SUITS ON CREDIT
$1.00 A WEEK

Buy Men's Suits, Overcoats, Topcoats and Raincoats direct from our factory by mail
For $15 and $18
We require no security or reference and we trust any honest person anywhere in the United States
We send garments on approval—you don't pay a penny 'till you get the clothes and find them satisfactory—then pay $1.00 a week.
We are the pioneers and twice over the largest Credit Clothiers in the world. We operate 73 stores in the principal cities of the United States and have over 500,000 customers on our books.
FREE Send today for our handsome Fall and Winter catalog, self measurement blank, tape and full particulars of our convenient payment plan—all free to you
Commercial rating $1,000,000.
Menter & Rosenbloom Co.
246 St. Paul St. Rochester, N.Y.

THE WHITE-SLASHED BULL

(Continued from Page 9)

red oxen. He throve on the fare Jabe provided for him—good meadow hay with armfuls of "browse" cut from the birch, poplar and cherry thickets. Jabe trained him to haul a pung, finding him slower to learn than a horse, but making up for his dullness by his docility. He had to be driven with a snaffle, refusing absolutely to admit a bit between his teeth; and, with the best goodwill in the world, he could never be taught to allow for the pung or sled to which he was harnessed. If left alone for a moment he would walk over fences with it, or through the most tangled thickets, if thereby seemed the most direct way to reach Jabe; and once, when Jabe, vaingloriously and at great speed, drove him in to the Cross Roads, he smashed the vehicle to kindling-wood in the amiable determination to follow his master into the Cross Roads store. On this occasion also he made himself respected, but unpopular, by killing, with one lightning stroke of a great forehoof, a huge mongrel mastiff belonging to the storekeeper. The mastiff had sprung out at him wantonly, resenting his peculiar appearance. But the storekeeper had been so aggrieved that Jabe had felt constrained to mollify him with a five-dollar bill. He decided, therefore, that his favorite's value was as a luxury, rather than a utility; and the young bull was put no more to the practices of a horse. Jabe had driven a bull moose in harness, and all the settlement could swear to it. The glory was all his.

By early summer the young bull was a tremendous, long-legged, high-shouldered beast, so big, so awkward, so friendly, and so sure of everybody's good-will that everybody but Jabe was terribly afraid of him. He had no conception of the purposes of a fence; and he could not be taught that a garden was not meant for him to lie down in. As the summer advanced, and the young bull's stature with it, Jabe Smith began to realize that his favorite was an expensive and sometimes embarrassing luxury. Nevertheless, when September brought budding spikes of horns and a strange new restlessness to the stalwart youngster, and the first full moon of October lured him one night away from the farm on a quest which he could but blindly follow, Jabe was inconsolable.

"He ain't no more'n a calf yet, big as he is!" fretted Jabe. "He'll be gittin' himself shot, the fool. Or mebbe some old bull'll be after givin' him a lickin' fer interferin', and he'll come home to us!"

To which his wife retorted with calm superiority: "Ye're a bigger fool'n even I took ye fer, Jabe Smith."

But the young bull did not come back that winter, nor the following summer, nor the next year, nor the next. Neither did any Indian or hunter or lumberman have anything to report as to a bull moose of great stature, with a long white slash down his side. Either his quest had carried him far to other and alien ranges, or some fatal mischance of the wild had overtaken his inexperience. The latter was Jabe's belief, and he concluded that his ungainly favorite had too soon taken the long trail for the Red Men's land of ghosts.

Though Jabe Smith was primarily a lumberman and backwoods farmer, he was also a hunter's guide, so expert that his services in this direction were not to be obtained without very special inducement. At "calling" moose he was acknowledged to have no rival. When he laid his grimly-humorous lips to the long tube of birch-bark, which is the "caller's" instrument of illusion, there would come from it a strange sound, great and grotesque, harsh yet appealing, rude yet subtle, and mysterious as if the uncomprehended wilderness had itself found voice. Old hunters, wise in all woodcraft, had been deceived by the sound—and much more easily the impetuous bull, waiting, high-antlered and eager, for the love-call of his mate to summon him down the shores of the still and moon-tranced lake.

When a certain Famous Hunter, whose heart took pride in horns and heads and hides—the trophies won by his unerring rifle in all four corners of earth—found his way at last to the tumbled wilderness that lies about the headwaters of the Quah Davic, it was naturally one of the great New Brunswick moose that he was after.

The home woman likes most to please the home folk, to brighten the home meal with the best at her command; for this purpose she serves

NABISCO
SUGAR WAFERS

Dessert confections that combine so perfectly with every form of dessert that she has for daily service a constantly increasing variety of delights.

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Nothing but the noblest antlers that New Brunswick forests bred could seem to him worthy of a place on those walls of his, whence the surly front of a musk-ox of the Barren Grounds glared stolid defiance to the snarl of an Orinoco jaguar, and the black, colossal head of a Kadiak bear was eyed derisively by the monstrous and malignant mask of a two-horned rhinoceros. With such a quest upon him, the Famous Hunter came, and naturally sought the guidance of Jabe Smith, whom he lured from the tamer distractions of a "timber cruise" by double pay and the pledge of an extravagant bonus if the quest should be successful.

The lake, lying low between its wooded hills, was like a glimmering mirror in the misty October twilight when Jabe and the Famous Hunter crept stealthily down to it. In a dense covert beside the water's edge they hid themselves. Beside them stretched the open ribbon of a narrow water-meadow, through which a slim brook, tinkling faintly over its pebbles, slipped out into the stillness. Just beyond the mouth of the brook a low, bare spit of sand jutted forth darkly upon the pale surface of the lake.

It was not until the moon appeared—a red, ominous segment of a disk—over the black and rugged ridge of the hills across the lake, that Jabe began to call. Three times he set the hollow birchbark to his mouth, and sent the hoarse, appealing summons echoing over the water. And the man, crouching invisible in the thick shadow beside him, felt a thrill in his nerves, a prickling in his cheeks, at that mysterious cry, which seemed to him to have something almost of menace in its lure. Even so, he thought, might Pan have summoned his followers, shaggy and dangerous, yet half divine, to some symbolic revel.

The call evoked no answer of any kind. Jabe waited till the moon, still red and distorted, had risen almost clear of the ridge. Then he called again, and yet again, and again waited. From straight across the strangely-shadowed water came a sudden sharp crashing of underbrush, as if some one had fallen to beating the bushes furiously with sticks.

"That's him!" whispered Jabe. "An' he's a big one, sure!"

The words were not yet out of his mouth when there arose a most startling commotion in the thicket close behind them, and both men swung around like lightning, jerking up their rifles. At the same instant came an elusive whiff of pungency on the chill.

"Pooh! only a bear!" muttered Jabe, as the commotion retreated in haste.

"Why, he was close upon us!" remarked the visitor. "I could have poked him with my gun! Had he any special business with us, do you suppose?"

"Took me for a cow moose, an' was jest a-goin' to swipe me!" answered Jabe, rather elated at the compliment which the bear had paid to his counterfeit.

The Famous Hunter drew a breath of profound satisfaction.

"I'll be hanged," he whispered, "if your amiable New Brunswick backwoods can't git up a thrill quite worthy of the African jungle!"

"St!" admonished Jabe. "He's a-comin'. An' mad, too! Thinks that racket was another bull, gittin' ahead of 'im. Don't ye *breathe* now, no more!" And raising the long bark, he called through it again, this time more softly, more enticingly, but always with that indescribable wildness, shyness and roughness rasping strangely through the note. The hurried approach of the bull could be followed clearly around the head of the lake. It stopped, and Jabe called again. In a minute or two there came a brief, explosive, grunting reply—this time from a point much nearer. The great bull had stopped his crashing progress and was slipping his vast, impetuous bulk through the underbrush as noiselessly as a weasel. The stillness was so perfect after that one echoing response that the Famous Hunter turned a look of interrogation upon Jabe's shadowy face. The latter breathed almost inaudibly: "He's a-comin'. He's nigh here!" And the hunter clutched his rifle with that fine, final thrill of unparalleled anticipation.

The moon was now well up, clear of the treetops and the discoloring mists, hanging round and honey-yellow over the hump of the ridge. The magic of the night deepened swiftly. The sandspit and the little water-meadow stood forth unshadowed in the spectral glare. Far out in the shine of the lake a fish jumped, splashing sharply.

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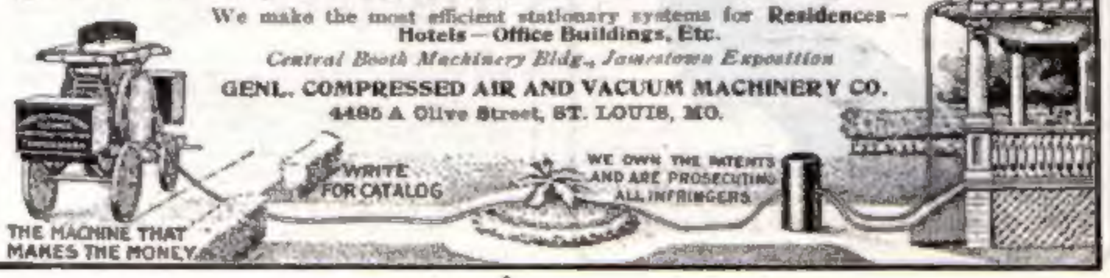

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Then a twig snapped in the dense growth beyond the water-meadow. Jabe furtively lifted the bark, and mumbled in it caressingly. The next moment—so suddenly and silently that it seemed as if he had taken instant shape in the moonlight—appeared a gigantic moose, standing in the meadow, his head held high, his nostrils sniffing arrogant inquiry. The broadly-palmated antlers crowning his mighty head were of a spread and symmetry such as Jabe had never even imagined.

Almost imperceptibly the Hunter raised his rifle—a slender shadow moving in paler shadows. The great bull, gazing about expectantly for the mate who had called, stood superb and indomitable, ghost-gray in the moonlight, a mark no tyro could miss. A cherry branch intervened, obscuring the fore-sight of the Hunter's rifle. The Hunter shifted his position furtively. His crooked finger was just about to tighten on the trigger. At this moment, when the very night hung stiller as if with a sense of crisis, the giant bull turned, exposing his left flank to the full glare of the moonlight. Something gleamed silver down his side, as if it were a shining belt thrown across his shoulder.

With a sort of hiss from between his teeth Jabe shot out his long arm and knocked up the barrel of the rifle. In the same instant the Hunter's finger had closed on the trigger. The report rang out, shattering the night; the ball whined away high over the treetops, and the great bull, springing at one bound far back into the thickets, vanished like an hallucination.

Jabe stood forth into the open, his gaunt face working with suppressed excitement. The Hunter followed, speechless for a moment between amazement, wrath and disappointment. At last he found voice, and quite forgot his wonted courtesy.

"D—n you!" he stammered. "What do you mean by that? What in ——"

But Jabe, suddenly calm, turned and eyed him with a steadying gaze.

"Quit all that, now!" he retorted crisply. "I knowed *jest* what I was doin'! I knowed that bull when he were a leetle, awkward staggerer. I brung him up on a bottle; an' I loved him. He skun out four years ago. I'd most ruther 'ave seen *you* shot than that ther' bull, I tell ye!"

The Famous Hunter looked sour; but he was beginning to understand the situation, and his anger died down. As he considered, Jabe, too, began to see the other side of the situation.

"I'm right sorry to disapp'int ye so!" he went on apologetically. "We'll hev to call off this deal atween you an' me, I reckon. An' there ain't goin' to be no more shooting over *this* range, if I kin help it—an' I guess I kin!—till I kin git that ther' white-slashed bull drove away back over on to the Upsalquitch, where the hunters won't fall foul of him! But I'll git ye another guide, jest as good as me, or better, what ain't got no particular friends runnin' loose in the woods to bother 'im. An' I'll send ye 'way down on to the Sevogle, where ther's as big heads to be shot as ever have been. I can't do more."

"Yes, you can!" declared the Famous Hunter, who had quite recovered his self-possession.

"What is it?" asked Jabe doubtfully.

"You can pardon me for losing my temper and swearing at you!" answered the Famous Hunter, holding out his hand. "I'm glad I didn't knock over your magnificent friend. It's good for the breed that he got off. But you'll have to find me something peculiarly special now, down on that Sevogle."

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London, England.
Los Angeles, Cal.
Louisville, Ky.
Lynn, Mass.
Manchester, N. H.
Manila, P. I.
Mayaguez, P. R.
Meadville, Pa.
Meriden, Conn.
Meridian, Miss.
Mexico City, Mex.
Milwaukee, Wis.
Minneapolis, Minn.

REGAL STORES IN:
Mobile, Ala.
Monterey, Mex.
Morgantown, W. Va.
Muskogee, Okla.
Nashville, Tenn.
Newark, N. J.
Newark, Ohio.
New Haven, Conn.
New London, Conn.
New Orleans, La.
Newport, R. I.
New York, N. Y.
Nome, Alaska.
Norfolk, Va.
Norwich, Conn.
Oakland, Cal.
Oskaloosa, Ia.
Panama, Panama.
Paris, France.
Parkersburg, W. Va.
Parral, Mex.
Paterson, N. J.
Philadelphia, Miss.
Philadelphia, Pa.
Phoenix, Ariz.
Pittsburg, Pa.
Plymouth, Mass.
Ponce, P. R.
Portland, Me.
Providence, R. I.
Raleigh, N. C.
Reading, Pa.
Richmond, Va.
Roanoke, Va.
Rochester, N. Y.
Rocky Mount, N. C.
Rutland, Vt.
St. John, N. B.
St. Louis, Mo.
St. Paul, Minn.
San Antonio, Tex.
San Francisco, Cal.
San Juan, P. R.
San Luis Potosi, Mex.
Saratoga, N. Y.
Savannah, Ga.
Schenectady, N. Y.
Scranton, Pa.
Seattle, Wash.
Spartanburg, S. C.
Spokane, Wash.
Springfield, Mass.
Stamford, Conn.
Syracuse, N. Y.
Tacoma, Wash.
Tampa, Fla.
Taunton, Mass.
Troy, N. Y.
Tucson, Ariz.
Uniontown, Pa.
Utica, N. Y.
Waco, Tex.
Washington, D. C.
Waterbury, Conn.
Wilkes-Barre, Pa.
Wilmington, N. C.
Yuma, Ariz.

REGAL SHOES

FOR MEN AND WOMEN